

POLICY PROTECTION AGAINST THE RISKS OF:	ALTA HOMEOWNERS	STANDARD OWNERS
Record defects, liens, encumbrances, adverse claims or other matters not known or disclosed to the new owner that attach before date of policy	√	√
Forgery or Fraud in connection with the execution of documents	√	√
Undue influence on Grantor or mental incompetence of Grantor	√	√
Undisclosed or missing heirs	√	√
Wills not properly probated, mistaken interpretation of Wills and Trusts	√	√
Conveyance by minor(s), Conveyances by Corporation or Partnership without proper legal authority	√	√
Incorrect legal descriptions, non-delivery of deeds	√	√
Delivery of Deed after Death of Grantor	√	√
Clerical errors in recorded legal documents	√	√
Unmarketability of title as insured or lack of legal access	√	√
Unrecorded liens	√	
Improvements & Boundary questions	√	
Claims of parties in possession not disclosed by the public records	√	
Easements or claims to easements not disclosed by public records	√	
<p><b>An existing violation of a subdivision law or regulation affecting the Land:</b></p> <ul style="list-style-type: none"> <li>You're unable to obtain a building permit</li> <li>You are forced to correct or remove the violation; or</li> <li>Someone else has a legal right to, and does refuse to perform a contract to purchase the Land, lease it, or make a Mortgage on it.</li> </ul> <p>This covered risk is subject to;</p> <ul style="list-style-type: none"> <li>A customer deductible amount of either 1% of Policy Amount or \$2,500.00. (whichever is less)</li> <li>Title Company's Maximum Liability is \$10,000.00</li> </ul>	√	
<p>You are forced to remove / remedy your existing structures (or any part of them excluding boundary walls and fences) because any portion was built without the appropriate building permit.</p> <p>This covered risk is subject to;</p> <ul style="list-style-type: none"> <li>A customer deductible amount of either 1% of Policy Amount or \$5,000.00. (whichever is less)</li> <li>Title Company's Maximum Liability is \$25,000.00</li> </ul>	√	
<p>Certain zoning issues that force you to remove or make modifications to your existing structure</p> <p>This covered risk is subject to;</p> <ul style="list-style-type: none"> <li>A customer deductible amount of either 1% of Policy Amount or \$5,000.00. (whichever is less)</li> <li>Title Company's Maximum Liability is \$25,000.00</li> </ul>	√	
<p>You are forced to remove your existing structure (s) because it (they) encroaches onto your neighbor's land.</p> <p>This covered risk is subject to;</p> <ul style="list-style-type: none"> <li>A customer deductible amount of either 1% of Policy Amount or \$2,500.00. (whichever is less)</li> <li>Title Company's Maximum Liability is \$5,000.00</li> </ul>	√	
<p><b>POST CLOSING COVERAGE:</b></p>		
Another party owns an interest in your title	√	
Another party has rights affecting your title resulting from leases, contracts or options	√	
Another party claims to have rights affecting your title by forgery or impersonation	√	
Another party has an easement on the property	√	
Your title is defective	√	
Another party has the right to limit the use of your land	√	
Your neighbor builds any structures, after the policy date, other than boundary walls or fences, which encroach onto the land	√	