



ALTA HOMEOWNER'S POLICY: COMPARISON CHART

	OWNER'S STANDARD COVERAGE	OWNER'S EXTENDED COVERAGE	HOME OWNER'S COVERAGE
1. Someone else owns an interest in your title.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2. Someone else has rights affecting your title because of recorded leases, contracts or options. Someone else has rights or claims based upon possession under an unrecorded lease or month-to-month tenancy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
3. Someone else claims to have rights affecting your title because of forgery or impersonation.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4. Someone else has a recorded easement on the land. Someone else has an unrecorded easement on the land.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
5. Someone else has a right to limit your use of the land.	*	*	<input checked="" type="checkbox"/>
6. Your title is defective. Some of these defects are: a. Someone else's failure to have authorized a transfer or conveyance of your title. b. A defective judicial or administrative proceeding. c. A document (including an electronic document) on which your title is based was signed using a falsified, expired, or otherwise invalid power of attorney was not properly authorized, executed, created, signed, witnessed, sealed, acknowledged, notarized (including by remote online notarization), or delivered was not properly recorded, or indexed in the Public Records The repudiation of an electronic signature by a person that executed a document because the electronic signature on the document was not valid under applicable electronic transactions law.	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
7. Any of Covered Risks 1-4 above occurring after the policy date.			<input checked="" type="checkbox"/>
8. Someone else has a lien on your title, including a: a. Lien of real estate taxes or assessments imposed on your title by a governmental authority that are due or payable, but unpaid. b. Mortgage. c. Judgment, State, or Federal Tax Lien. d. Charge by homeowner's or condominium association assessed prior to policy date; or e. Statutory Lien, attaching before or after the policy date, for service, labor, material, or equipment furnished in connection with an improvement or work related to the Land and furnished before the policy date.	<input checked="" type="checkbox"/> * * * *	<input checked="" type="checkbox"/> * * * <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
9. Someone else has an encumbrance on your title.	*	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10. Someone else claims to have rights affecting your title because of fraud, duress, incompetency, or incapacity.	**	**	<input checked="" type="checkbox"/>
11. You do not have actual vehicular and pedestrian access to and from the land, based upon a legal right.	**	**	<input checked="" type="checkbox"/>
12. You are forced to remove or remedy a violation existing at the policy date of any covenant, condition or restriction affecting the land, even if it is excepted in Schedule B.		**	<input checked="" type="checkbox"/> ***
13. Your title is lost because of a violation existing at the policy date of a covenant, condition or restriction, even if it is excepted in Schedule B.			<input checked="" type="checkbox"/>
14. The violation or enforcement of any law, ordinance, permit or government regulation (including those relating to building and zoning), but only to the extent of the violation or enforcement described in a notice recorded in the Public Records, that identifies a restriction, regulation, or prohibition relating to: the occupancy, use, or enjoyment of the land; the character, dimensions, or location of an improvement on the land; the subdivision of the land; or Environmental remediation or protection on the land.	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> ****
15. An enforcement of a governmental forfeiture, police, regulatory, or national security power, but only to the extent of the enforcement described in a notice recorded in the Public Records.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> ****
16. Because of a violation existing at the policy date of a State or Municipal subdivision law or State or Municipal subdivision regulation affecting the land: You are unable to obtain a building permit from a Municipal authority; You are ordered by a State or Municipal authority to remove or remedy the violation; or Someone else refuses to perform a contract to purchase the land, lease it or make a mortgage loan on it based on that violation.			<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> ****
17. You lose your title because of the right to take the land by condemning it, if: a. There is a notice of the exercise of the right recorded in the Public Records and the notice describes any part of the land; or b. The taking happened before the policy date and is binding on you if you bought the land without knowing of the taking.	<input checked="" type="checkbox"/> **	<input checked="" type="checkbox"/> **	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>



	OWNER'S STANDARD COVERAGE	OWNER'S EXTENDED COVERAGE	HOME OWNER'S COVERAGE
18. You are ordered by a State or Municipal authority to remove or remedy your existing structures – other than boundary walls or fences – because any portion was built without obtaining a building permit from the proper Municipal authority.			<input checked="" type="checkbox"/> ****
19. You are ordered by a State or Municipal authority to remove or remedy your existing structures, because they violate an existing State or Municipal zoning law or zoning regulation.			<input checked="" type="checkbox"/> ****
20. You are not able to use the land because use as a single-family residence violates an existing State or Municipal zoning law or zoning regulation.			<input checked="" type="checkbox"/>
21. You are forced to remove your existing structures because they encroach onto your neighbor's land.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> ****
22. Someone else exercises a legal right refusing to perform a contract to purchase the land, lease it or make a mortgage loan on it, because your neighbor's existing structures encroach onto the land.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
23. You are forced to remove your existing structures, which encroach onto an easement or over a building set-back line, even if the easement or building set-back line is excepted in Schedule B.			<input checked="" type="checkbox"/>
24. Your existing structures are damaged because of the exercise of the right to maintain or use any easement affecting the land, even if the easement is excepted in Schedule B.			<input checked="" type="checkbox"/>
25. Your existing improvements, are damaged because of the future exercise of a right to use the surface of the land for the extraction or development of oil, gas, minerals, groundwater or any other subsurface substance, even if those rights are excepted or reserved from the description of the land or excepted in Schedule B.			<input checked="" type="checkbox"/>
26. Someone else tries to enforce a discriminatory covenant, condition or restriction that they claim affects your title which is based upon race, color, religion, sex, handicap, familial status, or national origin.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
27. A State or Municipal taxing authority assesses supplemental real estate taxes not previously assessed against the land for any period before the policy date because of construction or a change of ownership or use that occurred before the policy date.	**	**	<input checked="" type="checkbox"/>
28. Your neighbor builds any structures after the policy date -- other than boundary walls or fences -- which encroach onto the land.			<input checked="" type="checkbox"/>
29. Your title is unmarketable, which allows someone else to refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
30. Someone else owns an interest in your title because a court order invalidates a prior transfer of the title under federal bankruptcy, state insolvency, or similar state or federal creditors' rights law.	**	**	<input checked="" type="checkbox"/>
31. The residence with the address shown in Schedule A is not located on the land at the policy date.			<input checked="" type="checkbox"/>
32. The map, if any, attached to the policy does not show the correct location of the land according to the Public Records.			<input checked="" type="checkbox"/>
33. Your coverage continues in full force and effect after you convey title to into Living Trust.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
34. Your coverage continues in full force and effect after you convey title to your wholly owned corporation, partnership, or LLC.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

* The ALTA standard coverage Owner's Policy only provides coverage in these risk areas against recorded documents, and not for all risks.

** The policy only provides coverage here in certain limited circumstances, and not as broadly covered as the Homeowner's Policy.

*** This coverage does not extend to any violation that relates to (a) any obligation to perform maintenance or repair on the land; or (b) environmental protection of any kind, including hazardous or toxic conditions or substances, unless there is a notice recorded in the Public Records, describing any part of the land, claiming a violation exists. Our liability for this coverage is limited to the extent of the violation stated in that notice.

**** Our liability for this coverage is limited as stated in the Policy, which may be less than your actual loss or the Policy Amount.

Because of the nature of and location of certain properties, an inspection of the property may be necessary to determine if additional exceptions from coverage need to be shown in Schedule B of the ALTA Residential Policy or ALTA Homeowner's Policy, which will be noted in the preliminary report. The foregoing chart is intended to highlight only some important aspects of coverage and is not to be construed as expanding or limiting the coverage as set forth in the before mentioned policies. Copies of these policies are available upon request. Decisions on coverage should be made only after a complete review of all of the language of the policies themselves.