



**SETTLEMENT
TRUST CO.**

First American Eagle Owner's Policy Vs. Standard ALTA Policy

We understand your home is possibly the largest financial investment you will make, but the investment is not just financial. Buying a home is also an investment in the future for you and your family. That is why we offer the First American Eagle Owner's Policy of Title Insurance. This Owner's Policy provides more than safeguards for the title to your property—it provides you with peace of mind. The First American Eagle Owner's Policy provides expanded title coverage for owners of one-to-four family residences, including condominiums. Coverages included in the Eagle Owner's Policy offer the highest levels of protection available to homeowners.

Eagle Owner's Policy Coverage

Subject to the conditions in the policy, covered matters include:

- Post-Policy Forgery
- Post-Policy Encroachments by Neighbors
- Post-Policy Adverse Possession
- Post-Policy Easement by Prescription
- Building Permit and Zoning Violations
- Vehicular and Pedestrian Access
- Encroachment of Improvements Onto Easements and Set Backs
- Subdivision Violation
- Restrictive Covenant Violations
- Structural Damage caused by Mineral Extraction or Easement Use by Others
- Encroachment of Boundary Walls and Fences

SETTLEMENTTRUSTCO.COM | INFO@SETTLEMENTTRUSTCO.COM

Provided by an Independent Policy-Issuing Agent of First American Title Insurance Company

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PROTECTION FROM:		Standard ALTA or CLTA	EAGLE POLICY®
1	Someone else owns an interest in your title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	A document is not properly signed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3	Forgery, fraud, duress in the chain of title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4	Defective recording of any document	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
5	There are Restrictive covenants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6	There is a lien on your title because there is: a) a deed of trust b) a judgment, tax, or special assessment c) a charge by a homeowners' association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7	Title is unmarketable	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
8	Mechanic's lien		<input checked="" type="checkbox"/>
9	Forced removal of a structure because it: a) extends on another property and/or easement b) violates a restriction in Schedule B c) violates an existing zoning law*		<input checked="" type="checkbox"/>
10	Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance		<input checked="" type="checkbox"/>
11	Unrecorded lien by a homeowners' association		<input checked="" type="checkbox"/>
12	Unrecorded easements		<input checked="" type="checkbox"/>
13	Building permit violations*		<input checked="" type="checkbox"/>
14	Restrictive covenant violations		<input checked="" type="checkbox"/>
15	Post-policy forgery		<input checked="" type="checkbox"/>
16	Post-policy encroachment		<input checked="" type="checkbox"/>
17	Post-policy damage from extraction of minerals or water		<input checked="" type="checkbox"/>
18	Lack of vehicular and pedestrian access		<input checked="" type="checkbox"/>
19	Map not consistent with legal description		<input checked="" type="checkbox"/>
20	Post-policy adverse possession		<input checked="" type="checkbox"/>
21	Post-policy prescriptive easement		<input checked="" type="checkbox"/>
22	Covenant violation resulting in your title reverting to a previous owner		<input checked="" type="checkbox"/>
23	Violation of building setback regulations		<input checked="" type="checkbox"/>
24	Discriminatory covenants		<input checked="" type="checkbox"/>
OTHER BENEFITS:		Standard ALTA or CLTA	EAGLE POLICY®
25	Pays rent for substitute land or facilities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
26	Rights under unrecorded leases	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
27	Plain language statements of policy coverage and restrictions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
28	Subdivision law violation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
29	Coverage for boundary wall or fence encroachment*	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
30	Added ownership coverage leads to enhanced marketability	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
31	Insurance coverage for a lifetime	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
32	Post-policy inflation coverage with automatic increase in value up to 150% over five years		<input checked="" type="checkbox"/>
33	Post-policy Living Trust coverage		<input checked="" type="checkbox"/>

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