

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 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				

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Someone else owns an interest in your title		PROTECTION FROM:	Standard ALTA or CLTA	EAGLE POLICY®
3 Forgery, fraud, duress in the chain of title	1	Someone else owns an interest in your title		
Defective recording of any document There is a lien on your title because there is: a) a dead of trust b) a judgment, tax, or special assessment c) a charge by a homeowners' association 7 Title is unmarketable Mechanic's lien 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 existrag coming law' Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance If Unrecorded lien by a homeowners' association Unrecorded lien by a homeowners' association Unrecorded lien by a homeowners' association Unrecorded easements Building permit violations' A Restrictive covenant violations Fost-policy forgery A Post-policy denroachment Post-policy adverse possession Post-policy adverse possession Post-policy adverse possession Post-policy adverse possession Post-policy permit violation resulting in your title reverting to a previous owner OTHER BENEFITS: Standard ALTA or CLTA Policy Post-policy for substitute land or facilities A Subdivision law violation OTHER BENEFITS: Post-policy for substitute land or facilities Subdivision law violation Added ownership coverage leads to enhanced marketability In Insurance coverage for a lifetime Journal of the post-policy inflation coverage with automatic increase in value up to 150% over five years	2	A document is not properly signed	$\overline{\vee}$	
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