PROVIDING PEACE OF MIND

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

We understand that 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

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Available coverages may vary by jurisdiction, endorsement selection and exceptions in policy. As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved.

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AN INDEPENDENT POLICY-ISSUING AGENT OF FIRST AMERICAN TITLE INSURANCE COMPANY

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	FIRST AMERICAN EAGLE OWNER'S POLICY vs. STANDARD ALTA POLICY	Standard ALTA or CLTA	EAGLE
	PROTECTION FROM:		
1	Someone else owns an interest in your title	☑	☑
2	A document is not properly signed	☑	☑
3	Forgery, fraud, duress in the chain of title	☑	☑
4	Defective recording of any document	☑	☑
5	There are restrictive covenants	☑	☑
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	☑	☑
7	Title is unmarketable	☑	☑
8	Mechanics lien		☑
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*		☑
10	Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance		☑
11	Unrecorded lien by a homeowners' association		☑
12	Unrecorded easements		☑
13	Building permit violations*		☑
14	Restrictive covenant violations		☑
15	Post-policy forgery		☑
16	Post-policy encroachment		☑
17	Post-policy damage from extraction of minerals or water		☑
18	Lack of vehicular and pedestrian access		☑
19	Map not consistent with legal description		☑
20	Post-policy adverse possession		☑
21	Post-policy prescriptive easement		☑
22	Covenant violation resulting in your title reverting to a previous owner		☑
23	Violation of building setback regulations		☑
24	Discriminatory covenants		☑
	OTHER BENEFITS:		
25	Pays rent for substitute land or facilities		☑
26	Rights under unrecorded leases		☑
27	Plain language statements of policy coverage and restrictions		☑
28	Subdivision law violation		☑
29	Coverage for boundary wall or fence encroachment*		☑
30	Added ownership coverage leads to enhanced marketability		☑
31	Insurance coverage for a lifetime		☑
32	Post-policy inflation coverage with automatic increase in value up to 150% over five years		☑
33	Post-policy Living Trust coverage		☑

*Deductible and maximum limits apply.
Coverage may vary based on an individual policy.

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