

## Enhanced Title Insurance Coverage

### Is an Enhanced Title Insurance Policy available?

Enhanced title insurance coverage is available for purchase only if:

Property is a 1-4 family residential dwelling

- Seller signs an affidavit regarding compliance with applicable zoning and common interest community association rules
- Property is improved with an existing dwelling
- Property is a condominium unit or parcel of land less than 25 acres
- Property has individual tax identification number
- There are no plans for substantial construction on the Property or a renovation

### What are the benefits of an enhanced title insurance policy?

The standard policy covers you for defects and liens in the history of your title through the date and time your Deed is recorded in the public records. The enhanced coverage (i.e. -ALTA Homeowner's Policy of Title Insurance) provides coverage for many additional risks, including some which might occur even after settlement. As a result of the expansion of coverage this policy has a higher premium.

Below is a coverage comparison that will help you decide which policy is the best for you to protect your ownership in your home.

### COVERAGE COMPARISON:

#### ***BOTH POLICIES INCLUDE:***

	Standard	Enhanced
[Symbol]Mechanic's Lien Coverage	Yes	Yes
[Symbol]Third Party claims an interest in the title	Yes	Yes
[Symbol]Improperly executed documents	Yes	Yes
[Symbol]Pre-Policy forgery, fraud or duress	Yes	Yes
[Symbol]Non-recorded restrictive covenants	Yes	Yes
[Symbol]Defective recording of documents	Yes	Yes
[Symbol]Prior recorded liens not disclosed in the policy	Yes	Yes
[Symbol]Unmarketability of the title	Yes	Yes
[Symbol]Policy insures anyone who inherits the property from you	Yes	Yes
[Symbol]Policy insures the Trustee of your estate-planning trust	Yes	Yes
[Symbol]Policy insures the beneficiaries of your trust upon your death	Yes	Yes

#### ***ADDITIONAL COVERAGES IN THE ENHANCED POLICY:***

[Symbol]Automatic increase in coverage up to 150% (not based on inflation)	No	Yes
[Symbol]Post Policy Forgery	No	Yes
[Symbol]Post Policy encroachment onto insured land	No	Yes
[Symbol]Legal right to ACTUAL vehicular and pedestrian access	No	Yes
[Symbol]Up to \$25,000 coverage for certain losses due to Building Permit violations (subject to a	No	Yes

deductible*)		
[Symbol]Up to \$25,000 coverage for certain losses due to zoning law violations (subject to a deductible*)	No	Yes
[Symbol]Up to \$10,000 coverage for certain losses due to existing violation of subdivision law (subject to a deductible**)	No	Yes
[Symbol]Post policy structural damage from third party easement for mineral extractor	No	Yes
[Symbol]Violation of restrictive covenants identified in the Policy		
[Symbol]Resulting in loss from correction or removal	No	Yes
[Symbol]Resulting in loss of title	No	Yes
[Symbol]Resulting in loss of use where single family dwelling prohibited	No	Yes
[Symbol]Forced removal of existing structures that		
[Symbol]Encroach onto an easement identified in the Policy	No	Yes
[Symbol]Violate a building restriction line identified in the Policy	No	Yes
[Symbol]Encroach onto neighbor's land (subject to a deductible** and maximum*** if boundary wall or fence)	No	Yes
[Symbol]Land cannot be used for single family dwelling under zoning ordinance	No	Yes

\* deductible of 1% of Policy Amount or \$5,000.00 (whichever is less)

\*\* deductible of 1% of Policy Amount or \$2,500.00 (whichever is less)

\*\*\* maximum of \$5,000.00

**Both policies contain conditions and stipulations as set out by Stewart Title Guaranty Company and the American Land Title Association.**

*If you have questions regarding your legal rights under the various policies we suggest that you contact your attorney.*