

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

REYNOLDS
JOHNSTON
HINTON **LLP**

FIRST AMERICAN EAGLE OWNER'S POLICY vs. STANDARD ALTA POLICY		Standard ALTA or CLTA	EAGLE POLICY®
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	Mechanic's 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.