

See How the ALTA/CLTA Homeowner's Policy Compares...

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|---|---|
| 1. Someone else owns an interest in Your Title. | ALTA HOMEOWNERS POLICY
CLTA STANDARD |
| 2. Someone else has rights affecting Your Title because of recorded leases, contracts, or options not shown as an exception in the policy. | |
| 3. Someone else claims to have rights affecting Your Title because of forgery or impersonation. | |
| 4. Someone else has a recorded Easement on the Land not shown as an exception in the policy. | |
| 5. Someone else has a right to limit Your use of the Land. | |
| 6. Your Title is defective as defined in the policy. | |
| 7. Someone else has a lien on Your Title (such as a Deed of Trust, judgment lien, federal or state tax lien, or homeowner's association lien). | |
| 8. Your title documents improperly executed. | |
| 9. Your title documents improperly recorded. | |
| 10. No legal access to and from the Land. | |
| 11. Coverage for as long as you own the property. | |
| 12. Policy insures anyone who inherits the property from you. | |
| 13. Someone else owns an interest in Your Title. | |
| 14. Someone else has rights affecting Your Title because of recorded leases, contracts, or options not shown as an exception in the policy. | |
| 15. Someone else claims to have rights affecting Your Title because of forgery or impersonation. | |
| 16. Someone else has a recorded Easement on the Land not shown as an exception in the policy. | |
| 17. Someone else has a right to limit Your use of the Land. | |
| 19. Someone else has a lien on Your Title (such as a Deed of Trust, judgment lien, federal or state tax lien, or homeowner's association lien). | |
| 20. Your title documents improperly executed. | |
| 21. Your title documents improperly recorded. | |
| 22. No legal access to and from the Land. | |

(Continued on next page)

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| 23. Someone else owns an interest in Your Title. |
| 24. Someone else has rights affecting Your Title because of recorded leases, contracts, or options not shown as an exception in the policy. |
| 25. Someone else claims to have rights affecting Your Title because of forgery or impersonation. |
| 26. Someone else has a recorded Easement on the Land not shown as an exception in the policy. |
| 27. Someone else has a right to limit Your use of the Land. |
| 28. Your Title is defective as defined in the policy. |
| 29. Someone else has a lien on Your Title (such as a Deed of Trust, judgment lien, federal or state tax lien, or homeowner's association lien). |
| 30. Your title documents improperly executed. |
| 31. Your title documents improperly recorded. |
| 32. No legal access to and from the Land. |
| 33. Coverage for as long as you own the property. |
| 34. Policy insures anyone who inherits the property from you. |
| 35. Someone else owns an interest in Your Title. |
| 36. Someone else has rights affecting Your Title because of recorded leases, contracts, or options not shown as an exception in the policy. |

NOTE: The ALTA/CLTA Homeowner's Policy is intended for one-to-four family residences. The forgoing table is only intended to highlight some of the important aspects of coverage under the ALTA/CLTA Homeowner's Policy and shall not be construed as a complete list of coverage or an expansion of coverage otherwise afforded by the policy. All coverage is subject to any applicable exclusions, requirements, conditions or exceptions set forth in the policy and/or preliminary title report. Copies of these policies are available upon request. Some of the covered risks are subject to a deductible and a maximum limit of liability that is less than the full extent of liability under the policy. Intended for distribution to only one per individual for marketing purposes only on behalf of our company. Not for reproduction.