

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 Setbacks
- ✓ Subdivision Violation
- ✓ Restrictive Covenant Violations
- ✓ Structural Damage caused by Mineral Extraction or Easement Use
- ✓ Encroachment of Boundary Walls and Fences



Cindy Penn
Director of Marketing
HomeSale Settlement Services
 4432537420 4105830700
 cpenn@homesale.com



POLICY PROTECTION		STANDARD ALTA/CLTA	EAGLE POLICY®
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	Illegal discriminatory covenants	✓	✓
OTHER BENEFITS		STANDARD ALTA/CLTA	EAGLE POLICY®
25	Pays rent for substitute land or facilities		✓
26	Rights under unrecorded leases		✓
27	Subdivision law violation		✓
28	Coverage for boundary wall or fence encroachment*		✓
29	Insurance coverage for a lifetime		✓
30	Post-policy inflation coverage with automatic increase in value up to 150% over five years		✓
31	Post-policy Living Trust coverage	✓	✓

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