



Fidelity National Title Company

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Enhanced ALTA Residential Policy *Compare the Advantages*

<i>Does your title insurance cover the following situations?</i>	<i>Standard CLTA</i>	<i>ALTA Res.</i>	<i>Enhanced ALTA Res. Pol.</i>
Forgery, fraud, duress, incompetency, incapacity or impersonation	X	X	X
Your title is unmarketable	X	X	X
There are recorded restrictive covenants limiting the use of your land	X	X	X
A document is not properly executed (signed), acknowledged or delivered	X	X	X
Defective recording of any document	X	X	X
There is a lien on your Title because of a previous deed of trust	X	X	X
There is a lien on your Title because of a recorded judgement, tax or special assessment	X	X	X
There is a lien on your Title because of a recorded charge by a homeowner's association	X	X	X
You do not have a legal right of access to and from your land	X	X	X
Unrecorded mechanic's lien protection for work contracted by the seller		X	X
Rights under unrecorded leases, unrecorded contracts of sale or options		X	X
Easier to understand as it is written in plain language, as opposed to legal terminology		X	X
Someone else has an unrecorded easement on your land, i.e. other than easements shown in Schedule B of policy		X	X
Forced removal of existing structure because it violates existing zoning law		X	X
Forced removal of existing structure because it violates a restriction in Schedule B		X	X
Forced removal because of encroachment		X	X
Cannot use land for single family dwelling or residence because such use violates existing zoning law or restrictions in Schedule B		X	X
Other defects, liens or encumbrances		X	X
Removal of existing structure (excluding boundary walls and fences) because previous owner did not obtain proper permit			X
Land was improperly subdivided prior to the homeowner's purchase			X
Restrictive Covenant Violations:			
Loss of title due to violations			X
Inability to close a sale or obtain a loan because of the violation			X
Loss from attempts by others to enforce restrictions against the homeowner			X
Forgeries which may occur in the future and cloud the homeowner's title			X
Enhances existing right of access coverage - including both pedestrian & vehicular access			X
Someone else builds a structure which encroaches on the insured property			X
Structures are damaged by others using the surface of the land in the course of extracting minerals			X
Map attached to the title policy does not show the same location and dimensions of the land as those shown in the public records			X
Policy amount increases five percent of the original amount per year for the first five years to cover increases in the value of the property			X
Coverage continues after transfer to family trust			X

Because of the nature or location of certain properties, an inspection of the property may be necessary to determine if additional exceptions from coverage need to be shown in Schedule B of the residential policy or Enhanced ALTA Residential Policy which will be noted in the preliminary report. The foregoing table is intended to highlight only some important aspects of coverage and is not to be construed as expanding or limiting the coverage as set forth in the mentioned title policies. Copies of these policies are available upon request. Decisions on coverage should be made only after review of the policies themselves.