

COMPARE THE HOMEOWNERS POLICY FROM USA NATIONAL TITLE COMPANY



COVERAGE	ALTA STANDARD or CLTA	ALTA "R"	HOMEOWNER'S POLICY
1. Someone else owns an interest in your title	X	X	X
2. A document is not properly signed	X	X	X
3. Forgery, Fraud, Duress	X	X	X
4. Defective recording of any document	X	X	X
5. There are restrictive covenants	X	X	X
6. There is a lien on your title because there is:	X	X	X
a) a deed of trust	X	X	X
b) a judgment, tax, or special assessment	X	X	X
c) a charge by the homeowners association	X	X	X
7. Title is unmarketable	X	X	X
8. Mechanics lien protection		X	X
9. Forced removal of a structure because it:		X	X
a) extends on to other land or on to an easement		X	X
b) violates a restriction in Schedule B		X	X
c) violates an existing zoning law		X	X
10. Can't use land for SFD because the use violate a restriction in Schedule B or a zoning ordinance		X	X
11. Pays rent for substitute land or facilities		X	X
12. Unrecorded lien by a homeowners association		X	X
13. Unrecorded easements		X	X
14. Rights under unrecorded leases		X	X
15. Plain language		X	X
16. Building permit violations			X
17. Compliance with Subdivision Map Act			X
18. Restrictive covenant violations			X
19. Post Policy Forgery			X
20. Post Policy Encroachment			X
21. Post Policy Damage from minerals or water extraction			X
22. Post Policy Living Trust Coverage			X
23. Enhanced Access-Vehicular & Pedestrian			X
24. Map not consistent with legal description			X
25. Post Policy automatic increase in value up to 150%			X
26. Post Policy adverse possession			X
27. Post Policy cloud on title			X
28. Post Policy prescriptive easement			X
29. Covenant violation resulting in reversion			X
30. Boundary walls and fence encroachment			X
31. Enhanced marketability			X
32. Violations of building setbacks			X
33. Discriminatory covenants			X
34. Insurance coverage forever			X