

ALTA Policy Comparison

PROTECTION FROM LOSS DUE TO THE FOLLOWING...

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| <ul style="list-style-type: none">  Claims of ownership by someone else after closing.  Problems with a document not signed properly at closing or recorded incorrectly at the Recorder's Office.  Claims of forgery, fraud, or duress that occur prior to or at closing.  Your seller's creditor attempting to enforce a lien or judgment against your property for the seller's debt.  The inability of you to sell your property due to a title problem caused by a previous owner of the property.  Restrictive covenants that affect your property but that have not been disclosed to you.  Finding that you do not have legal access to the property.  Continuation of Coverage if a spouse of the insured receives title because of dissolution of marriage, the Trustee to whom the insured conveys, or the beneficiaries of the insider's trust upon death of the insured.  Gap Coverage as to matters recorded before the seller's Deed.  Problems with creation or recording of a document(s) electronically.  Post Policy Forgery Protection.  Provides you with pedestrian and vehicular access to the property.  Forced correction or removal of an existing violation of covenants, conditions or restrictions.  Loss of title because of a violation, before the insured acquired title, of covenants, conditions or restrictions, existing violation of subdivision laws or restrictions, resulting in inability to obtain a building permit, requiring correction or removal of the violation, or refusal to perform a contract to buy, lease or make a mortgage loan. *(Risk 16) | <ul style="list-style-type: none">  Forced removal or remedy of existing structure (other than a boundary wall or fence) because any part of the structure was built without obtaining a proper building permit. *(Risk 18)  Forced removal or remedy of existing structure (other than a boundary wall or fence) because they violate an existing zoning law or zoning regulation. *(Risk 19)  Encroachments of existing structures onto a neighbor's land * (Risk 21), neighbor's existing structures on your land, existing structures onto an easement or over a building set-back line or a neighbor's structure (other than boundary walls or fences) onto your land after Policy Date.  Damage to existing structures because of use or maintenance of any easement.  Damage to existing or future, improvements because of the future use of the surface of the land to extract or develop minerals, water or other substances.  Supplemental taxes for a period before Policy Date because of construction or change of ownership or use that occurred before Policy Date.  The residence with the address shown in Schedule A is not located on the land at Policy Date.  Stated substitute residence rental expenses and expenses of relocation, if the insured cannot use the Land. *(Conditions Paragraph 6)  Automatic increased Coverage of up to 150% of Policy Amount over 5 years. |
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** Subject to Deductibles, Our Maximum Dollar Limit of Liability and other terms.
The sample comparison is for information purposes only. For complete coverage possibilities you may ask your Title Professional for assistance or visit www.alta.org/forms/*



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