

A COMPARISON OF TITLE POLICIES

Comparison of Loan Products		ALTA Loan Policy	ALTA Short Form Loan Policy	Limited Coverage Loan Policy	ALTA Junior Loan Policy
1	Someone else owns an interest in the subject property	Yes	Yes	No	No
2	Improperly executed document	Yes	Yes	No	No
3	Pre-policy forgery, fraud or duress	Yes	Yes	No	No
4	Defective recording of any document	Yes	Yes	No	No
5	There are restrictive covenants	Yes	Yes	No	No
6	There is a lien on the subject property because there is : <ul style="list-style-type: none"> • A deed of trust • A judgment, tax or special assessment • A charge by homeowner's association 	Yes	Yes	Yes	Yes
		Yes	Yes	No	Yes
		Yes	Yes	Yes	Yes
7	Title is unmarketable	Yes	Yes	No	No
8	(a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records: (b) proceeding by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or the Public Records.	Yes	Yes	No	Yes
9	Any facts, rights, interest, or claims that are not shown by the Public Records by that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.	Yes	Yes	No	No
10	Easements, liens or encumbrance, or claims thereof, not shown by the Public Records.	Yes	Yes	No	No
11	Any encroachment, encumbrance, violation or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.	Yes	Yes	No	No
12	Mechanic's liens	Yes	Yes	No	No
13	Generic exceptions used	Not generally	Yes	N/A	N/A
14	Can be used for Construction Loan	Yes	No	No	No

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Some additional coverage is subject to a deductible and maximum dollar limits of liability. For more details on all coverages, including the coverages outlined above, please refer to the terms of the policy itself. Copies are available from your local National Closing Solutions office. The ALTA/CLTA Homeowner's Policy is designed for issuance on certain subdivided residential properties and are not available for all properties. Check with your title representative for availability.



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