

OWNER'S COVERAGE COMPARISON CHART POLICY PROTECTION FOR THE OWNER

POLICY COVERAGE	ENHANCED OWNER'S POLICY	ALTA OWNER'S POLICY (6/17/06)	MORTGAGEE POLICY ONLY
Title vested as described in policy	Yes	Yes	No
Title defect not listed on policy	Yes	Yes	No
Unmarketability of Title	Yes	Yes	No
Lack of Access	Pedestrian & vehicular	Legal access	No
Forgery after date of policy	Yes	No	No
Mechanics liens for work/material not ordered by owner	Yes	No	No
Forced removal of existing structure *	Yes	No	No
Unable to use land due to restriction/zoning violation *	Yes	No	No
Claim to title due to existing restriction violation	Yes	No	No
Forced to comply with existing restriction due to prior violation	Yes	No	No
Unable to sell or mortgage due to prior restriction violation	Yes	No	No
Encroachment onto property after date of policy	Yes, except for walls and fences	No	No
Can't sell, build, mortgage, lease due to subdivision law violation *	Yes	No	No
Structure damage due to mineral extraction	Yes	No	No
Forced removal due to prior building permit violation *	Yes	No	No
Policy increased 10% per year up to 150%	Yes	No	No
Cost Comparison (Example based on \$100,000 policy)	\$724.72** (Includes \$125 simultaneous issue loan policy premium)	\$645.20** (Includes \$100 simultaneous issue loan policy premium)	\$439.60** (Full cost of mortgagee policy only)

* Subject to a deductible and a maximum indemnity liability, which may be less than the policy amount.

** NOTE: Whenever an Owner's Policy is requested at the same time a Mortgagee Policy is to be issued; the total cost for both policies is the cost of the Owner's Policy plus \$125.00 for an Enhanced Loan Policy or \$100.00 for a Loan Policy. If an Owner's Policy is not requested, the borrower must still pay the full cost of the Mortgagee Policy.

FOR COMPARISON ONLY

REFER TO POLICIES FOR EXACT INSURING PROVISIONS, CONDITIONS, EXCLUSIONS & EXCEPTIONS.