



# THE BENEFITS

## Owner's Title Insurance and the EAGLE POLICY

### How much should you risk when purchasing a home?

**Enough of a risk to endanger your right to ownership or cost you money defending it.**

While we often assume that there should be no risks in selling or transferring property, they do exist. Through the years, your new property may have changed hands many times through sale, inheritance, foreclosure or bankruptcy. Each transfer was an opportunity for an error in title to arise. If an error occurred, and has never come to light, it puts your title in jeopardy. Even if you successfully defend your rights of ownership, the cost in time and legal fees could be prohibitive.

We at First American understand that your home is possibly the largest financial investment you will make but the investment is not just financial. Buying a home is also an investment in the future for you and your family. That is why we created the EAGLE Owner's title insurance policy. This Owner's policy provides more than safeguards for the title to your property - it provides you with peace of mind by taking the risk out of acquiring title to your property.

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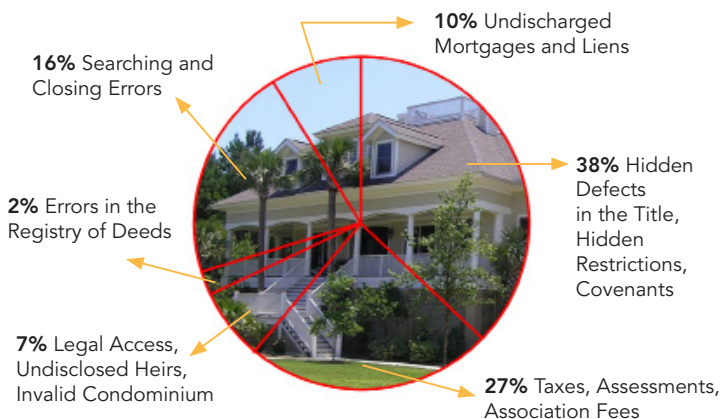
*"Obtain peace of mind in your new property purchase."*

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The EAGLE Owner's policy is the premier policy in the industry because it provides the best and most comprehensive coverage for owners of one-to-four family residences, including condominiums from the title industry leader that has been setting the standards for over 100 years.

### Do Claims Occur?

Yes. We investigate, defend, and pay losses in the following categories:



Among the many risks against which our title insurance policy protects you are:

- Confusion from similarity of names
- Forged documents
- Signatures of minors or mentally incompetent persons
- Mistakes in recording legal documents
- Undisclosed or missing heirs
- Fraud
- Misrepresentation of marital status
- Prior Tax Liens
- Clerical errors in public records
- Wills not probated
- Claims by others that they own an interest in **YOUR** property



## Benefits of Standard vs. EAGLE Owner's Policies

### Risks vs. Coverage (✓)

#### The EAGLE Owner's Policy

works harder to provide you with peace of mind. No Policy issued by any company in our industry has ever offered a broader, more comprehensive, more reassuring range of coverages for the homeowner. In addition to the protections listed the EAGLE Policy offers :

#### Automatic Coverage Increases

The Policy amount increases automatically 10% per year for the first 5 years up to 150% of the policy amount listed on your original policy.

#### Continuous Coverage

Our Policy actually states as one of its conditions

*"This Policy Insures you forever, even after you no longer have your title"*

#### Estate Planning Provisions

Now living trust coverage includes the beneficiaries of the trust as well as the trustees of that trust. This important expansion of coverage recognizes the growing popularity of living trusts as well as concerns of trustors for those who will succeed them in ownership of the real property.

#### Post Closing Protection for Covered Risks

Our EAGLE Policy offers post-closing protection in regards to Forgery, Encroachment of a neighbors structure on your property, Adverse Possession, Building Permit and Zoning violations, Restrictive Covenant violations, Expanded Access and more.

	Buyer has No attorney and No Policy	Buyer has Own Attorney with Title Opinion	Standard Owner Title Policy	EAGLE Owner Title Policy
Matters Found In Title Search		✓	✓	✓
Matters Predating Title Search			✓	✓
Attorney's Fault	<b>B</b>	<b>B</b>	✓	✓
Matters Not Found In Search Of Public Records - Hidden Defects In Title	<b>U</b>	<b>U</b>	✓	✓
Examples Of Hidden Defects (Standard Owner Policy):	<b>Y</b>	<b>Y</b>		
Forged Documents	<b>E</b>	<b>E</b>	✓	✓
Incapacity of Grantors	<b>R</b>	<b>R</b>	✓	✓
Missing Heirs	<b>S</b>	<b>S</b>	✓	✓
Mis-indexed Documents			✓	✓
Mistakes in Recording			✓	✓
Additional EAGLE Coverages:	<b>R</b>	<b>R</b>		
Post-Policy Forgeries			<b>B U Y E R S  R I S K</b>	✓
Post-Policy Encroachments	<b>I</b>	<b>I</b>		✓
Enhanced Pedestrian and Vehicular Access	<b>S</b>	<b>S</b>		✓
Prior Building Permit Violations	<b>K</b>	<b>K</b>		✓
Certain Zoning Violations				✓
Violations of Excepted Restrictive Covenants				✓
Post-Policy Defects				✓

