



ACCURATE TITLE

You have the right to choose!

Standard Owners Title Policy vs. Enhanced Owner's Title Policy

There are many differences between a Standard Owners Policy of Title Insurance and an Enhanced Policy of Title Insurance. At Accurate Title, we recommend and quote the Enhanced Policy as your standard of excellence for all qualified Residential Real Estate Transactions.

Please note additional coverage for the Enhanced Policy is an increase of just 10% !

Coverage	ALTA Standard	ALTA Enhanced
Title to the insured property described in the policy being other than as set forth therein.	X	X
Any defect or lien or encumbrance on the title unless expressly excluded in the policy.	X	X
Unmarketability of the title.	X	X
Lack of a right of pedestrian and vehicular access to and from the land.	X	X
You cannot use the land because use as a single-family residence violates a restriction shown in the policy or an existing zoning law.		X
There are liens on your title, arising now or later, for labor and materials furnished before the policy date that you did not agree to pay.		X
You are forced to remove your existing structure because it violates a restriction shown in the policy or violates an existing zoning law.		X
Inability to sell, mortgage or obtain a building permit because of existing subdivision law regulations. (Maximum coverage \$10,000.00) No deductible paid by owner for this coverage.		X
Forgery of an instrument after the policy date by which someone else claims an interest or lien on your property.		X
Inability to sell or mortgage the property due to a violation of a restriction shown in the policy which happened before you became owner of the property.		X
Enforcement by others of a restriction shown on the policy because of a violation which happened before you became the owner of the property. No deductible paid by owner for this coverage.		X
Loss of title due to a violation of a restriction shown in the policy, which violation happened before you became owner of the property.		X
Structures are built after the policy date which encroach onto your land.		X
You are forced to remove your existing structure because any portion of it was built without obtaining a proper building permit. (Maximum Coverage \$25,000.00) No deductible paid by owner for this coverage.		X
The existing structure is damaged because another person: A. Extracts or develops minerals they own or B. Takes water to which they have a right.		X