

FIRSTTITLE STANDARD OWNER'S POLICY COVERAGE COMPARISON	ATTORNEY OPINION	LIMITED POLICY	STANDARD POLICY
<b>PROTECTION FROM</b>			
1. Someone else owns an interest in your title		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2. A document is not properly signed		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3. Forgery, fraud, duress in the chain of title		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4. Defective recording of any document		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
5. There are restrictive covenants		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6. There is a lien on your title because there is:			
a) a mortgage		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b) a judgement, tax, or special assessment		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c) a charge by a homeowner's association		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7. Title is unmarketable		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
8. Mechanics lien			<input checked="" type="checkbox"/>
9. Forced removal of a structure because it:			
a) extends on another property and/or easement			<input checked="" type="checkbox"/>
b) violates a restriction in Schedule B			<input checked="" type="checkbox"/>
c) violates an existing zoning law*			<input checked="" type="checkbox"/>
10. Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or zoning			<input checked="" type="checkbox"/>
11. Unrecorded lien by a homeowners association			<input checked="" type="checkbox"/>
12. Unrecorded easements			<input checked="" type="checkbox"/>
13. Building permit violations*			<input checked="" type="checkbox"/>
14. Restrictive covenant violations			<input checked="" type="checkbox"/>
15. Post-policy forgery			<input checked="" type="checkbox"/>
16. Post-policy encroachment			<input checked="" type="checkbox"/>
17. Post-policy damage from extraction of minerals or water			<input checked="" type="checkbox"/>
18. Lack of vehicular and pedestrian access			<input checked="" type="checkbox"/>
19. Map not consistent with legal description			<input checked="" type="checkbox"/>
20. Post-policy adverse possession			<input checked="" type="checkbox"/>
21. Post-policy prescriptive easement			<input checked="" type="checkbox"/>
22. Covenant violation resulting in your title reverting to a previous owner			<input checked="" type="checkbox"/>
23. Violation of building setback regulations			<input checked="" type="checkbox"/>
24. Discriminatory covenants			<input checked="" type="checkbox"/>

\*Deductible and maximum limits apply.  
Coverage may vary based on an individual policy.

## Requirements and Restrictions

This does not include all the requirements and restriction. For more information, contact your FirsTitle closer.

Dwelling must be for improved one-to-four family residential properties:

- Condominiums
- Mobile homes, provided the normal underwriting requirements are met, such as permanently affixed, taxed as real property, utilities, etc.
- Must be owner-occupied as primary residence.
- A second home or vacation home that is for personal use only and not as income-producing when not being used by the owner. It is suggested that an Affidavit from the buyers to this effect be obtained for our file.

Restrictions:

- Property cannot be more than 25 acres
- Does not cover vacant land or properties under construction.

Insured must be a "Natural Person", not a commercial or legal organization or entity, including LLCs. Natural person includes a trustee of a "Trust" even if the trustee is not a human being;

The "physical" property address is necessary and must be reflected on Schedule A, excluding zip codes. No P.O. Boxes. (If a lender or their investor comes back and is insistent on including the zip code, we can issue an endorsement for that, but it won't be insurable since they are subject to change.)

If the real estate purchase contract requires a survey of the property prior to closing, you are strongly urged that a survey or Mortgage Inspection Plat be obtained and underwritten on any sale transaction.