



## ***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 Compass Title & Closing, 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.	<b>X</b>	<b>X</b>
Any defect or lien or encumbrance on the title unless expressly excluded in the policy.	<b>X</b>	<b>X</b>
Unmarketability of the title.	<b>X</b>	<b>X</b>
Lack of the right pedestrian and vehicular access to and from the land.	<b>X</b>	<b>X</b>
You cannot use the land because use as a single-family residence violates a restriction shown in the policy or an existing zoning law.		<b>X</b>
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.		<b>X</b>
You are forced to remove your existing structure because it violates a restriction shown in the policy or violates an existing zoning law.		<b>X</b>
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.		<b>X</b>
Forgery of an instrument after the policy date by which someone else claims an interest or lien on your property.		<b>X</b>
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.		<b>X</b>
Enforcement by others of a restriction shown on the policy because of a violation which happened before you became owner of the property. No deductible paid by owner for this coverage.		<b>X</b>
Loss of title due to a violation of a restriction shown in the policy, which violation happened before you became owner of the property.		<b>X</b>
Structures are built after the policy date which encroach onto your land.		<b>X</b>
You are forced to move 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.		<b>X</b>
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.		<b>X</b>