

A Comparison of Title Policies

| Coverage: Subject to your policy's exceptions, exclusions, conditions and stipulations | CLTA | ALTA "R" w/Regional Exceptions | CLTA Homeowner's Policy |
|--|------|--------------------------------|-------------------------|
| 1 Someone else owns an interest in your property | Yes | Yes | Yes |
| 2 A document is not properly executed | Yes | Yes | Yes |
| 3 Forgery, fraud or duress | Yes | Yes | Yes |
| 4 Defective recording of any document | Yes | Yes | Yes |
| 5 There are restrictive covenants | Yes | Yes | Yes |
| 6 There is a lien on your title because there is: | | | |
| ▶ a deed of trust | Yes | Yes | Yes |
| ▶ a judgment, tax or special assessment | Yes | Yes | Yes |
| ▶ a charge by homeowner's association | Yes | Yes | Yes |
| 7 Title is unmarketable | Yes | Yes | Yes |
| 8 Mechanic's lien protection | No | Yes | Yes |
| 9 Forced removal of structure because it: | | | |
| ▶ Extends onto other land or onto an easement | No | Yes | Yes |
| ▶ Violates a restriction in Schedule B | No | Yes | Yes |
| ▶ Violates an existing zoning law | No | Yes | Yes |
| 10 Can't use land for a single family dwelling because the use violates a restriction in Schedule B or a zoning ordinance. | No | Yes | Yes |
| 11 Pays rent for substitute land or facilities | No | Yes | Yes |
| 12 Unrecorded lien by a homeowner's association | No | Yes | Yes |
| 13 Unrecorded easements | No | Yes | Yes |
| 14 Rights under unrecorded leases | No | Yes | Yes |
| 15 Enhanced continuing coverage | No | No | Yes |
| 16 Building permit violations | No | No | Yes |
| 17 Compliance with Subdivision Map Act | No | No | Yes |
| 18 Restrictive covenant violations | No | No | Yes |
| 19 Forgery occurring after policy date | No | No | Yes |
| 20 Encroachment occurring after policy date | No | No | Yes |
| 21 Damage from minerals or water extraction occurring after policy date | No | No | Yes |
| 22 Coverage continues after transfer to your Living Trust | No | No | Yes |
| 23 Enhanced access, vehicular and pedestrian | No | No | Yes |
| 24 Attached map not consistent with legal description | No | No | Yes |
| 25 Potential increase in policy limit up to 150% due to inflation | No | No | Yes |
| 26 Adverse possession occurring after policy date | No | No | Yes |
| 27 Cloud on title occurring after policy date | No | No | Yes |
| 28 Prescriptive easement occurring after policy date | No | No | Yes |
| 29 Covenant violation resulting in reversion | No | No | Yes |
| 30 Boundary, walls and fence encroachment | No | No | Yes |
| 31 Violations of building setbacks | No | No | Yes |

The additional coverage is subject to a deductible and a maximum indemnity liability, which may be less than the policy amount. For more details on all coverages, including the coverages outlined above, please refer to the terms of the policy itself. Copies are available from your local Placer Title Company office. The CLTA Homeowner's and the ALTA "R" are designed for issuance on certain subdivided residential properties and are not available for all properties. Check with your title representative for availability.