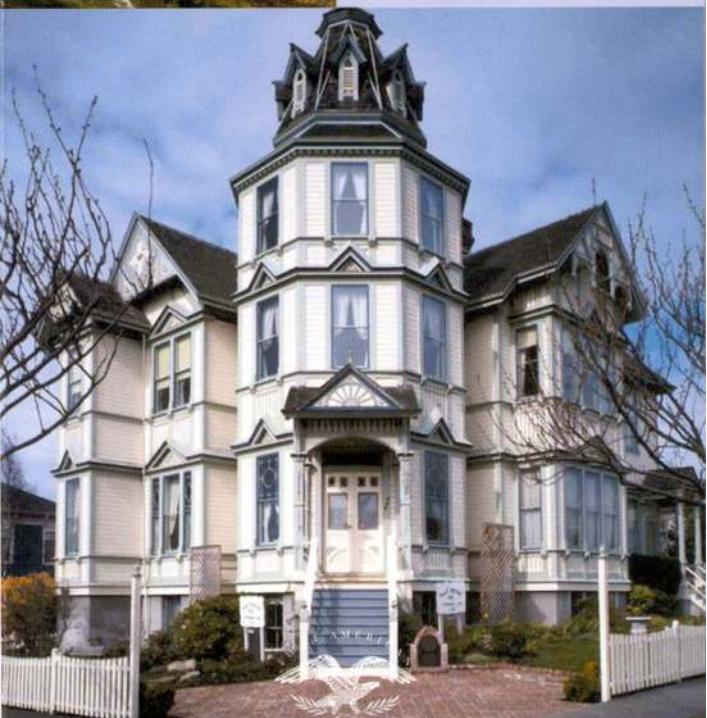


FIRST AMERICAN

The Benefits of Owners Title Insurance and The Eagle Policy



First American Title Insurance Company

If you own a home, you need it...

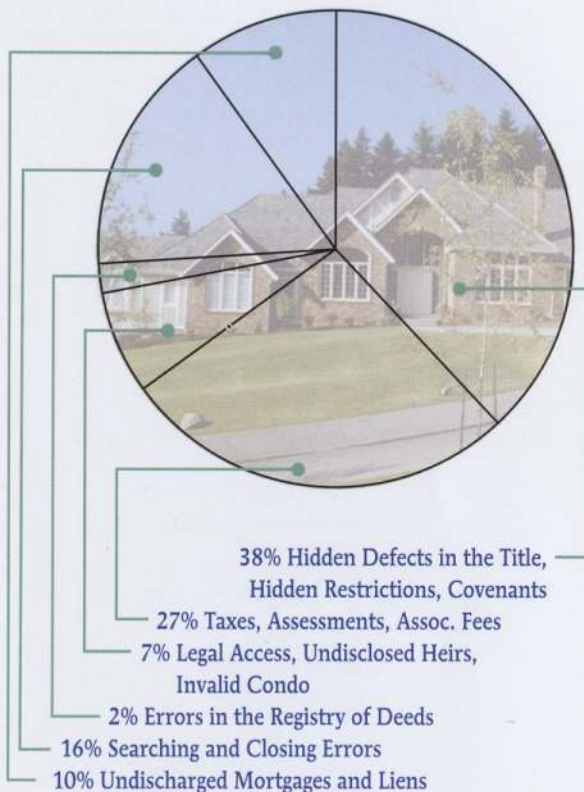
A title insurance policy provides you with peace of mind. It takes the risk out of acquiring property with an unknown legal history. While there should be no risks in transferring property, they do exist. Through the years, your new property may have changed hands many times through sale, inheritance, 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. **You could lose your property and the money you paid for it.** And, even if you successfully defend your rights of ownership, the cost in time and legal fees could be prohibitive.

Now, First American Title Insurance Company brings to you a policy above all the rest. Our expanded title coverage for owners of one-to-four family residences, including condominiums is new, and it **provides more coverage automatically than any previous policy.** It affords the homeowner nine important new coverages never offered before.

All for a low, one-time premium!
Seek independent counsel for more information.

Do claims occur?

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



It's what you don't know...

Among the many risks against which title insurance 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
- Unpaid taxes
- Clerical errors in public records
- Wills not probated



Here is just one example of the additional protection the EAGLE policy can provide...

Owner purchases a house with a beautiful new deck. After moving in, the building inspector advises the owner that the deck was built without a permit. It violated the setback requirement and it must be removed. Only the EAGLE policy would provide coverage for this and many other post-closing matters.*

*Deductible may apply.

Benefits of Standard vs. Eagle Owner Policies

Risks v. Coverage (✓)

	Buyer Has No Attorney And No Policy	Buyer Has Own Attorney With Title Opinion	Standard Owner Title Policy	Eagle Owners Title Policy
Matters Found In Title Search	B U Y E R S R I S K	✓	✓	✓
Matters Predating Title Search		✓	✓	
Attorney's Fault Irrelevant		✓	✓	
Matters Not Found In Search Of Public Records—Hidden Defects In Title		✓	✓	
Examples Of Hidden Defects (Standard Owners Policy):				
Forged Documents		✓	✓	
Incapacity of Grantors		✓	✓	
Missing Heirs		✓	✓	
Mis-Indexed Documents		✓	✓	
Mistakes in Recording		✓	✓	
Additional EAGLE Coverages:				
Post-Policy Forgeries				✓
Post-Policy Encroachments				✓
Enhanced Pedestrian and Vehicular Access				✓
Prior Building Permit Violations				✓
Certain Zoning Violations			✓	
Restrictive Covenant Violations			✓	

EAGLE Policy cannot be issued on the following:

- Land Only ■ Commercial ■
- Construction ■
- Manufactured Housing ■