

# Coverage comparison of ALTA's standard Owner's policy and enhanced Homeowner's policy

## MBH Settlement Group, L.C.

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703-739-0100      703-492-7900

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Purchasers still have the option to decline the additional coverages. This is a basic comparison of title insurance policies. Call your MBH Branch Manager for all the details and coverages that our title insurance products offer.

Owner's Policy 2006      Homeowner's Policy (01-01-08)

### Covered Risks

Third party claims an interest in the title	√	√
Prior forgery, fraud or duress affecting the title	√	√
Liens or encumbrances on the title (e.g., prior mortgage, or deed of trust, state or federal tax lien, condominium or homeowners' association lien)	√	√
Improperly executed documents	√	√
Defective recording of documents	√	√
Unmarketability of the title	√	√
Lack of a right of legal access to and from the land	√	√
Restrictive covenants limiting your use of the land	√	√
Gap Coverage (extending coverage from the closing to the recording of the deed)	√	√

### Duration

Coverage continues as long as you own the property	√	√
Policy insures anyone who inherits the property from you	√	√
Policy insures the trustee of an estate-planning trust		
Policy insures the beneficiaries of a trust upon your death	√	√

### Extended Coverage

Parties in possession of the property that are not disclosed by the public records (e.g., tenants, adverse possessors)	*	√
Unrecorded easements (e.g., prescriptive easements) affecting the property	*	√
Encroachments and boundary line disputes that would be disclosed by a survey	*	√
Mechanic's liens (a lien against the property due to non-payment of work)	*	√
Taxes or special assessments that are non shown as liens by the public records	*	√

### Additional Coverages

Actual vehicular and pedestrian access, based upon a legal right		√
You must correct or remove an existing violation of certain covenants, conditions, or restrictions		√
Loss of your title resulting from a prior violation of a covenant, condition or restriction		√
Up to \$10,000 if you are unable to obtain a building permit due to an existing violation of a subdivision law or regulation or you must correct an existing violation (subject to a deductible)		√
Up to \$25,000 if you must remedy or remove an existing structure because it was built without a proper building permit (subject to a deductible)		√
Up to \$25,000 if you must remedy or remove an existing structure due to an existing violation of a zoning law or zoning regulation (subject to a deductible)		√
Up to \$5,000 if you must remove your existing structures if they encroach into your neighbor's land (subject to a deductible)		√
You cannot use the land as a single-family residence because such use violates an existing zoning law or zoning regulation		√
You are forced to remove your existing structures because they encroach into an easement affecting the land		√
Damage to existing structures due to an exercise of an existing right to use any easement affecting the land		√
Damage to existing improvements due to an exercise of an existing right to use the surface of the land for the extraction or development of minerals, water or any other substance		√
Attempted enforcement of discriminatory covenant		√
Supplemental taxes because of prior construction or change of ownership or use		√
Damages if the residence is not located at the address stated in the policy		√
Pays substitute rent and relocation expenses, if you cannot use your home because of a claim covered by the policy		√
Automatic increase in policy amount up to 150% of policy amount over 5 years		√

### Post Policy Coverages

Forgery affecting the title		√
Unauthorized leases, contracts or options		√
Ownership claims		√
Easements or restrictions affecting your use of the land		√
Encroachment of neighbor's buildings onto your land		√

\*Not automatically included in the basic policy, but may be available by extended coverage