

EAGLE™ LOAN POLICY vs. STANDARD ALTA POLICY



The First American Title Eagle Loan Policy provides the broadest, most comprehensive title policy coverage available, affording lenders with the protection of a 2006 ALTA Loan Policy plus additional coverage and protection.

The Eagle Loan Policy (for one-to-four family residential properties) benefits lenders by including coverage and additional policy features lenders often have to request by endorsement, as well as expanded insuring provisions. This additional protection is in addition to the legal defense cost insurance, which, in the event of a covered claim, provides defense cost coverage to the lender without reducing the amount of coverage available to indemnify for covered loss.

For the title insurance protection you need, ask for the policy that provides the highest levels of protection available to lenders — the First American Eagle Loan Policy.

Comparison of Residential Loan Policy Coverages	ALTA	EAGLE
Protection in the Future and Expanded Coverage		
Forgery	NO	YES
Encroachments	NO	YES
Mechanic's Liens	NO	YES
Violations of Restrictions	NO	YES
Structural Damage from Mineral Extractions	NO	YES
New and Expanded Coverage		
Building Permit Violations	NO	YES
Zoning Violations	NO	YES
Failure of Land to Contain Improvements	NO	YES
Street Address Inconsistency	NO	YES
Post-Policy Encroachments Over Easements or Setback Lines	NO	YES
Supplemental Real Estate Tax Coverage	NO	YES
Usury Law Violations	NO	YES
Automatic Coverage		
ALTA 4-06 or 4.1-06 Condominium Endorsement	NO	YES
ALTA 5-06 or 5.1-06 Planned Unit Endorsement	NO	YES
ALTA 6-06 Adjustable Rate Endorsement	NO	YES
ALTA 6.2-06 Negative Amortization Endorsement	NO	YES
ALTA 8.1-06 Environmental Liens Endorsement	NO	YES
ALTA 9.10 Restrictions, Encroachments, Minerals Endorsement	NO	YES
25% Automatic Increase In Coverage	NO	YES

Provided by an Independent Policy-Issuing Agent of First American Title Insurance Company
 This is not a complete list of coverages available. All coverages are subject to special exceptions set forth in the policy and availability may vary by jurisdiction, endorsement selection and exceptions in policy.
 As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact your First American policy-issuing representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved. Available coverages may vary by jurisdiction, endorsement selection and exceptions in policy. First American Title Insurance Company makes no express or implied warranty respecting the information presented and assumes no responsibility for errors or omissions. First American, the eagle logo, First American Title, and firstam.com are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates.