Benefits of Standard and 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 35-Year Search at Registry of Deeds | D | 1 | ✓ | ✓ |
| Matters Predating 35-Year Search | $egin{array}{c} oldsymbol{B} \ oldsymbol{U} \end{array}$ | | ✓ | ✓ |
| Attorney's Fault Irrelevant | | | ✓ | ✓ |
| Matters Not Found In Search Of Public Records—Hidden Defects In Title | \mathbf{Y} | $egin{array}{c c} oldsymbol{B} \ oldsymbol{U} \end{array}$ | ✓ | √ |
| Examples Of Hidden Defects (Standard Owners Policy): | E | \mathbf{Y} | | |
| Forged Documents | | \mathbf{E} | ✓ | √ |
| Incapacity of Grantors | R' | 1 | ✓ | √ |
| Missing Heirs | 5 | R' | ✓ | ✓ |
| Mistakes in Recording Documents | 3 | 5 | ✓ | ✓ |
| Additional EAGLE Coverages: | | • | | |
| Post-Policy Forgeries | \boldsymbol{R} | T | | ✓ |
| Post-Policy Encroachments | | R | | ✓ |
| Certain Zoning Violations | | I | BUYER'S | ✓ |
| Restrictive Covenant Violations | S K | | | · 🗸 |
| Living Trust Coverage | | S | RISK | √ |
| Enhanced Access | | K | | ✓ |
| Subdivision Coverage | | | | ✓ |
| Mineral Rights Coverage | | | | √ |