



Lender's Policy Comparison

Investors Title Insurance Company provides the proposed insured with coverage options. The standard policy covers you for defects and liens in the history of your title through the date and time the mortgage/deed of trust is recorded in the public records. The ALTA Expanded Coverage Residential Loan Policy provides enhanced coverage, protecting you from additional risks, including some that might occur after the mortgage/deed of trust is recorded.

COVERAGE COMPARISON* Assumes Investors Title Insurance Company guidelines for the issuance of the applicable policy have been met.	ALTA Loan Policy (06-17-2006)**	ALTA Expanded Coverage Residential Loan Policy (04-02-15)***
Covered Risks		
1. Title being vested other than stated in Schedule A	✓	✓
2. Defects, liens, or encumbrances	✓	✓
3. Defects expressly include execution	✓	✓
4. Defects expressly include the failure to comply with electronic law	✓	✓
5. Defects expressly include the failure to promptly file, record, or index	✓	✓
6. Taxes are not yet due and payable	✓	✓
7. Defects expressly include encroachments, violations, variations, and adverse circumstances disclosed by accurate survey	✓	✓
8. Encroachments expressly include those onto adjoining land	✓	✓
9. Unmarketable Title	✓	✓
10. No right of access to and from the land	✓	✓
11. Notice of the violation or enforcements of laws, regulations, permits, or ordinances recorded in the Public Records	✓	✓
12. Notice of the exercise of eminent domain recorded in the Public Records	✓	✓
13. Eminent domain binding on the bona fide purchaser	✓	✓
14. Invalidity and unenforceability of the Insured Mortgage	✓	✓
15. Invalidity and unenforceability of the Insured Mortgage explicitly includes execution	✓	✓
16. Invalidity and unenforceability of the Insured Mortgage explicitly includes the failure to comply with electronic transactions law	✓	✓
17. Invalidity and unenforceability of the Insured Mortgage explicitly includes the failure to properly file, record, or index	✓	✓
18. Lack of priority of the Insured Mortgage	✓	✓
19. Lack of priority of the Insured Mortgage over certain mechanics' liens	✓	✓
20. Lack of priority of the Insured Mortgage over assessments for street improvements under construction or completed at Date of Policy	✓	✓
21. Invalidity or unenforceability of any assignment of the Insured Mortgage shown in Schedule A	✓	✓
22. Invalidity, unenforceability, lack of priority, or avoidance of the lien of the Insured Mortgage because the current transaction is a fraudulent transfer or voidable preference	✓	✓
23. Invalidity, unenforceability, lack of priority, or avoidance of the lien of the Insured Mortgage because the prior transaction is a fraudulent transfer or voidable preference	✓	✓
24. Alternative remedy if the prior transaction is fraudulent transfer or voidable preference; only if Insured Mortgage is invalid or lacks priority	✓	✓
25. Invalidity, unenforceability, lack of priority, or avoidance of the lien of the Insured Mortgage because of the preference resulting from the failure of the recording to be timely or to impart notice	✓	✓
26. Gap Coverage	✓	✓