

First American defaults to the Eagle Policy because of all the advantages relative to the small price increase. If you don't want the Eagle Policy simply let escrow know and they will give you the standard policy.

THE EAGLE™ POLICY COMPARISON CHART

The information in this chart is a summary of the coverage available. Please see your First American representative for a complete copy of the policy you are interested in.

TYPE OF COVERAGE	Standard Policy	EAGLE POLICY™***
1. Someone else owns an interest in your title	YES	YES
2. A document is not properly signed	YES	YES
3. Forgery, Fraud, Duress	YES	YES
4. Defective recording of any document	YES	YES
5. There are restrictive covenants	YES	YES
6. There is a lien on your title because there is:		
a. mortgage	YES	YES
b. a judgment, tax, or special assessment		
c. a charge by the homeowner's association		
7. Title is unmarketable	YES	YES
8. Legal Access	YES	YES
9. Mechanics Lien protection		YES
10. Forced removal of a structure because it:		
a. extends on to other land or on to an easement		YES
b. violates a restriction in Schedule B		
c. violates an existing zoning law*		
11. Cannot use land or SFD because the use violates a restriction in Schedule B or a zoning ordinance		YES
12. Pays rent for substitute land or facilities		YES
13. Unrecorded lien by a homeowner's association		YES
14. Unrecorded easements		YES
15. Rights under unrecorded leases		YES
16. Plain Language		YES
17. Building Permit violations**		YES
18. Compliance with Subdivision Map Act**		YES
19. Restrictive Covenant Violations		YES
20. Post Policy Forgery		YES
21. Post Policy Encroachment		YES
22. Post Policy Damage from Minerals or Water Extraction		YES
23. Post Policy Living Trust Coverage		YES
24. Enhanced Access - Vehicular & Pedestrian		YES
25. Map not consistent with legal description		YES
26. Post Policy Automatic Increase in value up to 150 percent		YES
27. Post Policy Adverse Possession		YES
28. Post Policy Cloud on Title		YES
29. Post Policy Prescriptive Easement		YES
30. Covenant violation resulting in reversion		YES
31. Boundary Wall and Fence Encroachment**		YES
32. Enhanced Marketability		YES
33. Violations of building setbacks		YES
34. Discriminatory Covenants		YES
35. Insurance Coverage FOREVER		YES

* Some coverage may not be available in your area, due to legal, regulatory, underwriting requirements, or other restrictions. Please contact your First American Title representative for information.

** Subject to a deductible and a maximum indemnity liability, which may be less than the policy amount.

*** Available for certain residential properties with one to four residences.



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First American
All You Need To Know™