

Benefits of the First American Title Eagle Loan Policy vs. Standard ALTA Policy

The First American Title Eagle Loan Policy jacket provides the broadest, most comprehensive coverage policy jacket available*, affording lenders with the superb protection of a 2006 ALTA Loan Policy plus many new coverages and valuable protections.

The Eagle Loan Policy (for one-to-four family residential properties) benefits lenders by including many of the coverages and other policy features lenders often had to ask for by endorsement, as well as many new and expanded coverages. All of this in addition to the legal defense benefit always provided by title insurance, which, in the event of a covered claim, affords protection to the lender without reducing the policy amount.

For the title insurance protection you need, ask for the most far-reaching, endorsement-inclusive policy in the industry – the First American Eagle Loan Policy.

*This is not a complete list of coverages available.
*All coverages are subject to special exceptions set forth in the policy.
*Available coverages may vary by jurisdiction, endorsement selection and exceptions in policy.

Comparison of Residential Loan Policy Coverages	Standard ALTA	EAGLE
Protection in the Future and Expanded Coverage		
Forgery	✗	✓
Encroachments	✗	✓
Mechanic's Liens	✗	✓
Violations of Restrictions	✗	✓
Structural Damage from Mineral Extractions	✗	✓
New and Expanded Coverage		
Building Permit Violations	✗	✓
Zoning Violations	✗	✓
Failure of Land to Contain Improvements	✗	✓
Street Address Inconsistency	✗	✓
Post-Policy Encroachments Over Easements or Setback Lines	✗	✓
Supplemental Real Estate Tax Coverage	✗	✓
Usury Law Violations	✗	✓
New and Expanded Coverage		
ALTA 4-06 or 4.1-06 Condominium Endorsement	✗	✓
ALTA 5-06 or 5.1-06 Planned Unit Endorsement	✗	✓
ALTA 6-06 Adjustable Rate Endorsement	✗	✓
ALTA 6.2-06 Negative Amortization Endorsement	✗	✓
ALTA 8.1-06 Environmental Liens Endorsement	✗	✓
ALTA 9.10 Restrictions, Encroachments, Minerals Endorsement	✗	✓
25% Automatic Increase In Coverage	✗	✓



MATTHEW L HUDSON

ACCOUNT EXECUTIVE

400 Water St. ste. 100

Rochester, MI 48307

OFFICE 248.656.8686 | CELL 248.789.6371

mHUDSON@firstam.com



First American Title™