



Owner's Coverage Comparison Chart

<u>Policy Coverage</u>	<u>ALTA 2010 Homeowner's Enhanced Policy*</u>	<u>ALTA 2006 Owner's Policy</u>
Someone else owns an interest in your land	Yes	Yes
Someone else has an easement on your land or other rights not listed on your policy	Yes	Yes
You cannot obtain a loan or sell your land because of a defect in title	Yes	Yes
Your land has no actual vehicular and/or pedestrian access	Yes	Coverage for legal access only
A document in your title is forged after the policy date	Yes	No
Your policy amount increases 10% per year up to 150% to cover increases in your property's value	Yes	No
Your home is damaged due to use by others of an easement on the land, even if the easement is listed in your policy	Yes	No
Restrictive Covenant Violations:		
You are forced to move your home due to an existing violation of a restrictive covenant	Yes	No
You lose your land due to an existing restriction violation	Yes	No
Zoning and Subdivision Violations:		
You are unable to sell, build, mortgage or lease your land due to a violation or subdivision law	Yes, subject to lesser of 1% or \$2,500 deductible and \$10,000 max	No
You are forced to remove existing structures (except boundary walls or fences) due to lack of a prior building permit or zoning violation	Yes, subject to lesser of 1% or \$5,000 deductible and \$25,000 max.	No
You are unable to use the property as a residence under existing zoning laws	Yes	No
Encroachments		
You are forced to remove existing structures because they encroach onto your neighbor's land	Yes, subject to lesser of 1% or \$2,500 deductible and \$5,000 max	No
Your neighbor builds a structure (other than a wall or fence) that encroaches onto your property after date of policy	Yes	No
You cannot obtain a loan or sell your property because your neighbor's structure encroaches onto your land	Yes	No
An enhanced policy costs about 20% more than a limited policy, and policy rates vary by state.		
<p>This chart is intended for comparison only. Please refer to the ALTA Homeowner's Policy (2-3-10) and the ALTA Owner's Policy (6-17-06) for specific insuring provisions, conditions, exclusions and exceptions.</p>		

* This enhanced coverage is being offered by Milestone as its new standard form of title insurance. Purchasers have the option to decline the additional coverages.