



	Buyer Has No Attorney And No Policy	Buyer Has No Attorney And No Policy	Standard Owner Title Policy	Enhanced Owner's Title Policy
Matters Found in Title Search	B U Y E R S	X	X	X
Matters Predating Title Search		B	X	X
Attorney's Fault Irrelevant		U	X	X
Matters No Found in Search of Public Records – Hidden In Title Defects		Y	X	X
<b>EXAMPLES OF HIDDEN DEFECTS (STANDARD OWNER'S POLICY)</b>		E		
Forged Documents		R	X	X
Incapacity of Grantors		R	X	X
Missing Heirs		S	X	X
Mis-Indexed Documents			X	X
Mistakes in Recording			X	X
<b>ADDITIONAL ENHANCED COVERAGE</b>	R	R		
Post-Policy Forgeries	I S K	I S K	B U Y E R S	X
Post-Policy Encroachments			X	
Enhanced Pedestrian & Vehicular Access			X	
Prior Building Permit Violations			X	
Certain Zoning Violations			X	
Restrictive Covenant Violations			X	
Post Policy Defects			R I S K	X

Enhanced Policy cannot be issued on the following  
 •Land Only • Commercial • Construction • Manufactured •