



COVERAGE COMPARISON

COVERAGE	STANDARD OWNER'S POLICY	HPT POLICY - 1998
Title to the estate or interest described in Schedule A being vested other than as stated therein	YES	YES
Any defect in or lien or encumbrance on the title	YES	YES
Unmarketability of the title	YES	YES
Lack or right of access to and from the land	YES	YES
* Someone else owns an interest in your title; has rights affecting your title arising out of leases, contracts or options; claims to have rights affecting your title arising out of forgery or impersonation; has an easement on the land; has a right to limit your use of the land; has an encumbrance to your title or your title is defective – all occurring after date of policy	NO	YES
Has an encumbrance to your title	NO	YES
Someone else had lien on your title (mortgage; judgment; state or federal lien or special assessment; homeowner's or condominium association charge; lien occurring before or after the policy date for labor and materials furnished before the policy date)	NO	YES
Someone else claims to have rights affecting your title arising out of fraud, duress, incompetence or incapacity	NO	YES
You do not have both actual vehicular and pedestrian access to and from the land based upon a legal right	NO	YES
You are forced to correct or remove an existing violation of any covenant, condition or restriction affecting the land	NO	YES
Your title is lost or taken because of a violation of any covenant, condition or restriction, which occurred before you acquired your title	NO	YES
You are unable to obtain building permit; you are required to correct or remove the violation; or someone else has a legal right to, and does, refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it because of an existing violation of a subdivision law or regulation affecting the land – Deductible is 1% of policy amount or \$5,000 (whichever is less) and maximum liability for this covered risk is \$25,000.00	NO	YES
You are forced to remove or remedy your existing structures, or any part of them because any portion was built without obtaining building permit from the proper government office - Deductible is 1% of policy amount or \$5,000.00 (whichever is less) maximum liability for this covered risk is \$25,000.00	NO	YES
You are forced to remove or remedy your existing structures, or any part of them, because they violate an existing zoning law or zoning regulation – Deductible is 1% of policy amount or \$5,000.00 (whichever is less) maximum liability for this covered risk is \$25,000.00	NO	YES
You cannot use the land because use as a single-family residence violates an existing zoning law or zoning regulation	NO	YES
You are forced to remove your existing structures because they encroach onto your neighbor's land – Deductible is 1% of policy amount or \$5,000.00 (whichever is less) maximum liability for this covered risk is \$25,000.00	NO	YES
Someone has a legal right to, and does, refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it because your neighbor's existing structures encroach onto the land	NO	YES
You are forced to remove your existing structures which encroach onto an easement or over a building set-back line	NO	YES
Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the land	NO	YES
Your existing improvements, including lawns, shrubbery or trees, are damaged because of future exercise of right to use the surface of the land for the extraction or development of minerals, water or any other substance	NO	YES
someone else tries to enforce a discriminatory covenant, condition or restriction that they claim affects your title which is based upon race, color, religion, sex, handicap, familial status or national origin	NO	YES
A taxing authority assesses supplemental real estate taxes not previously assessed against the land for any period before the policy date because of construction or a change of ownership or use that occurred before the policy date	NO	YES
Your neighbor builds any structures after the policy date which encroach onto the land	NO	YES
Your title is unmarketable, which allows someone else to refuse to perform a contract to purchase the land, lease it or make a mortgage loan on it	NO	YES
A document upon which your title is based is invalid because it was not properly signed, sealed, acknowledged, delivered or recorded	NO	YES
The residence with the address is not located on the land at the policy date	NO	YES
The map, if any, attached to the policy does not show the correct location of the land according to the public records	NO	YES

\* Covered risks listed are occurring after the policy date.

NOTE: This policy is for use, when requested, for one-to-four family residences only. It should not be used for vacant land or for new construction. If issued on new construction, you must independently verify the payment of all lienable construction costs and the issuance of all required occupancy permits.

Any questions please contact us at:

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