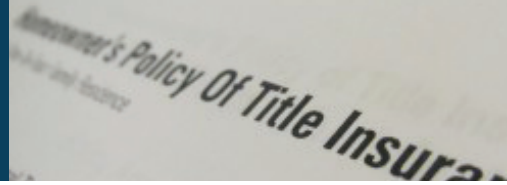


TITLE INSURANCE POLICY TYPES

WESTERN REGIONAL EXCEPTIONS



The CLTA policy is commonly referred to as the “standard form policy” and is generally intended to insure the owner of residential real estate. This policy has the most basic coverage insofar as the policy generally insures matters that are disclosed in public records, and excludes most matters not disclosed in the public records. However, some off-the-public-record matters that the CLTA form does insure include forgery, lack of capacity, or non-delivery of the deed. CLTA [California Land Title Association] or ALTA Standard (with regional exceptions) provide the same coverage.

These are the exceptions that will not show on your CLTA / ALTA Homeowners Policy.

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.