

# Title Insurance

a check mark here is the minimum coverage required by a lender, see column 2 below.

A check mark here provides coverage shown in First American Title flyer column one.

Form 22D  
Optional Clauses Addendum  
Rev. 8/11  
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## OPTIONAL CLAUSES ADDENDUM TO PURCHASE & SALE AGREEMENT

2. **Title Insurance.** The Title Insurance clause in the Agreement provides Seller is to provide the then-current ALTA 11 form of Homeowner's Policy of Title Insurance. The parties have the option to provide less coverage by selecting a Standard Owner's Policy or more coverage by selecting an Extended Coverage Policy: 12 13
- Standard Owner's Policy.** Seller authorizes Buyer's lender or Closing Agent, at Seller's expense, to 14 apply for the then-current ALTA form of Owner's Policy of Title Insurance, together with homeowner's 15 additional protection and inflation protection endorsements, if available at no additional cost, rather than 16 the Homeowner's Policy of Title Insurance. 17
- Extended Policy.** Seller authorizes Buyer's lender or Closing Agent, at Seller's expense to apply for an 18 ALTA or comparable Extended Coverage Policy of Title Insurance, rather than the Homeowner's Policy 19 of Title Insurance. Buyer shall pay the increased costs associated with the Extended Coverage Policy, 20 including the excess premium over that charged for Homeowner's Policy of Title Insurance and the cost 21 of any survey required by the title insurer. 22

1	Someone else owns an interest in your title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	A document is not properly signed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3	Forgery, fraud, duress in the chain of title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4	Defective recording of any document	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
5	There are restrictive covenants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6	There is a lien on your title because there is:		
	a) a deed of trust	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	b) a judgement, tax, or special assessment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	c) a charge by a homeowner's association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7	Title is unmarketable	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
8	Mechanics lien	<input checked="" type="checkbox"/>	
9	Forced removal of a structure because it:		
	a) extends on another property and/or easement	<input checked="" type="checkbox"/>	
	b) violates a restriction in Schedule B	<input checked="" type="checkbox"/>	
	c) violates an existing zoning law*	<input checked="" type="checkbox"/>	
10	Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance	<input checked="" type="checkbox"/>	
11	Unrecorded lien by a homeowners association	<input checked="" type="checkbox"/>	
12	Unrecorded easements	<input checked="" type="checkbox"/>	
13	Building permit violations*	<input checked="" type="checkbox"/>	
14	Restrictive covenant violations	<input checked="" type="checkbox"/>	
15	Post-policy forgery	<input checked="" type="checkbox"/>	
16	Post-policy encroachment	<input checked="" type="checkbox"/>	
17	Post-policy damage from extraction of minerals or water	<input checked="" type="checkbox"/>	
18	Lack of vehicular and pedestrian access	<input checked="" type="checkbox"/>	
19	Map not consistent with legal description	<input checked="" type="checkbox"/>	
20	Post-policy adverse possession	<input checked="" type="checkbox"/>	
21	Post-policy prescriptive easement	<input checked="" type="checkbox"/>	
22	Covenant violation resulting in your title reverting to a previous owner	<input checked="" type="checkbox"/>	
23	Violation of building setback regulations	<input checked="" type="checkbox"/>	
24	Discriminatory covenants	<input checked="" type="checkbox"/>	
	<b>Other benefits:</b>		
25	Pays rent for substitute land or facilities	<input checked="" type="checkbox"/>	
26	Rights under unrecorded leases	<input checked="" type="checkbox"/>	
27	Plain language statements of policy coverage and restrictions	<input checked="" type="checkbox"/>	
28	Subdivision Law Violation	<input checked="" type="checkbox"/>	
29	Coverage for boundary wall or fence encroachment*	<input checked="" type="checkbox"/>	
30	Added ownership coverage leads to enhanced marketability	<input checked="" type="checkbox"/>	
31	Insurance coverage for a lifetime	<input checked="" type="checkbox"/>	



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