

# POLICY OF TITLE INSURANCE

California Land Title Association • Standard Coverage Policy - 1990

**SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS**, Ticor Title Insurance Company, a California Corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1.	Title to the estate or interest described in Schedule A being vested other than as stated therein;
2.	Any defect in or lien or encumbrance on the title;
3.	Unmarketability of the title;
4.	Lack of a right of access to and from the land; And in addition, as to an insured lender only;
5.	The invalidity or unenforceability of the lien of the insured mortgage upon the title;
6.	The priority of any lien or encumbrance over the lien of the insured mortgage, said mortgage being shown in Schedule B in the order of its priority;
7.	The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule B, or the failure of the assignment shown in Schedule B to vest title to the insured mortgage in the named insured assignee free and clear of all liens



The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Conditions and Stipulations.

This policy shall not be valid or binding until countersigned below by an authorized signatory of the Company.

