



# Be aware of items that may reduce your Title coverage



## Western Regional Exceptions

These exceptions negate some of the most important coverage in the Homeowner's Policy including unrecorded liens, easements, encroachments and more.

### This is what you do NOT want to see on your preliminary title report or policy cover:

1. Taxes or assessments which 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.
2. Any facts, rights, interests, or claims which are not shown by the public records, but which could be ascertained by an inspection of said land or by making inquiry of person in possession thereof.
3. Easements, claims of easement or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. Unpatented mining claims; reservations or exceptions in patents or in acts authorizing the issuance thereof, water rights, claims or title to water.
6. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.

*Avoid these exceptions and make sure to request the First American Title Eagle Owner's Policy. The First American Eagle Owner's Policy INCLUDES coverage for the Western Regional exceptions.*



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