



NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE

File No.:

Property Address:

To:

Contemporaneously with to closing the purchase or refinancing of the property described below in Exhibit A, you have the right to obtain a owner's policy of title insurance; and/or a loan policy of title insurance insuring the title to the land you are buying is being issued to your mortgage lender. Even though you are paying the premium for this loan policy, this loan policy does not provide title insurance coverage to you.

You may obtain an owner's policy of title insurance which provides title insurance coverage to you. _____ offers you significant savings on the premium for an owner's title insurance policy if you purchase an owner's policy simultaneously with the loan policy you are purchaisng for your lender.

For example, typical savings realized on a \$150,000.00 loan and \$150,000.00 owner's policy is shown in the table below:

Type of Policy	Amount of Insurance	Premium
Loan	\$150,000.00	\$425.00
Owner's	\$150,000.00	\$703.00
Simultaneous Issue	\$150,000.00	\$733.00
Savings from Simultaneous Issue		\$395.00

The above table is only and example based on policies issued with a \$150,000.00 in coverage.

The additional cost to you for a 2006 ALTA Owner's Policy of title insurance in the amount of \$ _____ is \$ _____ if you request it at this time.

If you are uncertain as to whether you should obtain an owner's policy of title insurance, you are urged to seek independent legal advice.

If you decide after closing to obtain an owner's policy of title insurance, the simultaneous issue rate is available for five (5) business days after closing.

- I/We do request an owner's policy of title insurance at this time.
- I/We do not request an owner's policy of title insurance at this time.

Executed _____.

[Insert Signature Block Here]

Exhibit A

[Insert Property Description Here]