**INDEMNITY HOLD HARMLESS**

**REFINANCES ON RESIDENTIAL PROPERTY**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (“OWNER”) hereby affirms that all Association fees, dues, costs, bills, and assessments whatsoever as to the Property are paid in full; and that all municipal and county utility fees, bills, and all costs whatsoever as to the Property are paid in full. Owner understands that in reliance on the affirmations herein by Owner, that WFG will not require an Association Estoppel letter and will not require a municipal lien search, and will delete certain related exceptions from coverage in the loan policy of title insurance issued in connection with Owner’s **residential refinance** transaction with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, Lender, on the following described residential property:

(herein “Property”)

Owner hereby indemnifies and holds WFG National Title Insurance Company (“WFG”) harmless from all damages, costs, fees, loss, and expenses whatsoever that WFG experiences under its loan policy of title insurance if the affirmations by Owner herein are not true and the loss pertains to Association fees, dues, costs, bills, and assessments as to the Property or municipal and county utility fees, bills, and costs as to the Property.

OWNER: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

STATE OF FLORIDA

COUNTY OF \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Sworn to (or affirmed) and subscribed before me by means of ☐ physical presence or ☐ online

notarization, this \_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_, by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Personally Known ☐ OR Produced Identification ☐

Type of Identification Produced: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Notary Public, State of Florida  
Name:   
My Commission Expires:   
My Commission Number is: