

Title number\_\_\_\_\_\_\_\_\_\_\_\_

**Notice of Availability of Owner’s Policy**

You have ordered a lender’s policy of title insurance. A lender’s title insurance policy protects the mortgage lender, and does not protect you as owner of the property.

Lender’s title insurance protects your lender against problems with the title to your property that occurred before the date of the policy. A lender’s title insurance policy protects your property but does not protect your personal interest in the property.\*

A basic owner’s title insurance policy protects you against problems with the title to your property that occurred before the date of the policy. This policy is separate from the lender’s title policy. You have to buy an owner’s title insurance policy if you want insurance against any defects in your property title that will affect your interest. Even though you may pay for lender’s title insurance, it does not specifically protect your interest.\*

You may obtain an owner’s title insurance policy to protect your interest as an owner**.**

The premium charges for an owner’s policy can be obtained from WFG National Title Insurance Company’s web site at <https://titlehoundonline.com/OrderPlacement.aspx> or by telephone at 516-776-8800.

TO BE INITIALED AND SIGNED BY BUYER/BORROWER

\_\_\_\_\_ I/We do request Owner’s Policy of title insurance.

\_\_\_\_\_ I/We do not request Owner’s Policy of title insurance.

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Buyer/Borrower

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Buyer/Borrower

**\* Consumer Financial Protection Bureau**