



**NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY
Issued by
WFG NATIONAL TITLE INSURANCE COMPANY**

Buyer's Name ("You" or "Your"):
[Buyer's Mailing Address]
[Buyer's E-mail Address:]
Address of Property ("Property"): [

Date:
File Number:

]

An ALTA Loan Policy of Title Insurance ("Loan Policy") only insures Your lender's mortgage on the Property You are purchasing. Even though You pay for that Loan Policy, it will not provide title insurance protection to You.

If You want the benefit of Your own title insurance protection, You must buy Your own ALTA Owner's Policy of Title Insurance ("Owner's Policy").

An Owner's Policy is available with a coverage amount equal to the purchase price of the Property. An Owner's Policy is purchased for a one-time premium and protects You for as long as You own the Property. Possible problems covered by an Owner's Policy can include:

- Someone else claims to own an interest in Your Property;
- Someone else claims a lien on Your Property, including an unpaid lien for real estate taxes, a mortgage, a judgment, or an unpaid homeowner's association lien; or
- You do not have a legal right of access to Your Property.

Another benefit of Your Owner's Policy is that the title insurance company will pay the cost of defending You if someone sues You over a covered matter.

A preliminary report or title insurance commitment issued in connection with the Property is an offer to provide title insurance, is not a representation as to the condition of title, does not constitute an abstract of title, and does not provide You the protection of an Owner's Policy.

You also have the option of purchasing an ALTA Homeowner's Policy of Title Insurance that covers more matters ("Homeowner's Title Policy"). Ask [title company] for an explanation of a Homeowner's Title Policy so that You can decide which policy is the best one for You.

If You would like to review a sample of an Owner's Policy or a Homeowner's Title Policy, it will be provided to You on request.

If You would like a quote as to the cost for an Owner's Policy or a Homeowner's Title Policy, please see attached.

If You are uncertain as to whether You should obtain an Owner's Policy or a Homeowner's Title Policy, You are urged to seek independent advice.

_____ I/We [Buyer] do request _____ an Owner's Policy _____ a Homeowner's Title Policy (*check one*)

_____ I/We [Buyer] decline an Owner's Policy or a Homeowner's Title Policy. I/We [Buyer] understand and agree to accept the risks associated with this decision.

WFG NATIONAL TITLE INSURANCE COMPANY

BUYER

By: _____
AUTHORIZED SIGNATORY

By: _____
AUTHORIZED SIGNATORY

ATTACHMENT

OWNER'S TITLE INSURANCE QUOTE

The additional cost to you for an Owner's Policy of title insurance in the amount of \$[PURCHASE PRICE] is \$[_____].

The additional cost to you for an ALTA Homeowner's Policy of title insurance is \$[_____].