



Owner's Title insurance for One-to-Four Family Residential Property
NOTICE OF AVAILABILITY

Purchaser: _____

Property: _____

Date: _____ File Number: _____

An Owner's Title Insurance Policy is available with a coverage amount equal to the purchase price of the Property. Owner's Title Insurance is purchased at closing, for a one-time premium and protects you for as long as you own the Property. A more comprehensive title insurance policy, the Homeowner's Title Insurance Policy, may be purchased instead for a slightly higher premium. Both policies cover the following, however the Homeowner's Title Insurance Policy's value increases to 150% of the purchase price of the Property and covers a variety of other potential problems that could arise post-closing.

STANDARD OWNER'S TITLE COVERAGES

- 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 deed of trust, a judgment, a mechanics' lien or an unpaid homeowner's association lien;
- You do not have legal right of access to your Property.

Another benefit of owner's title insurance is that the title insurance company will pay the cost of defending you if someone sues you over a covered matter.

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 however, Safe Harbor Title strongly recommends that all property owners purchase Owner's Title Insurance. The Homeowner's Title Insurance Policy is reserved only for One-to-Four Family Residential Property owners to provide enhanced coverage to what is often the largest financial investment in a person's life. For this reason, and others outlined above, the Homeowner's Title Insurance Policy is the default policy issued by Safe Harbor Title Company and its affiliates for all residential property purchases.

_____ I/We request an Owner's Title Insurance Policy

_____ **I/We request a Homeowner's Title Insurance Policy (RECOMMENDED)**

_____ I/We decline an Owner's Title Insurance Policy or a Homeowner's Title Insurance Policy. I/We understand and agree to accept the risks associated with this decision and hold Safe Harbor Title, its affiliates and underwriters harmless from any liability should a claim arise that would have been covered by either policies.

PURCHASER:

PURCHASER:

Authorized Signatory

Authorized Signatory

Safe Harbor Title Company is an authorized agent for the following national title insurance underwriters



Fidelity National Title
Insurance Company



First American Title™

