



STATE OF MISSOURI  
DEPARTMENT OF INSURANCE  
P.O. BOX 690  
JEFFERSON CITY, MO 65102

***PURCHASER NOTIFICATION DISCLOSURES  
(EXHIBIT C)***

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***Disclosure Statement***

You are hereby notified that a lender's title insurance policy is being issued to protect the lender's interest in the property being purchased. Generally, a title insurance policy protects against loss due to certain defects in the title to your property. A lender's title insurance policy only protects the interests of the lender and does not provide any protection to you as the owner of the property being purchased. An owner's title insurance policy may be purchased to protect against potential risks that may arise as a result of certain title defects. Such potential risks may include, but are not limited to,:

- Fraud/False Impersonation
- Forgery of documents including deeds or wills
- Liens for unpaid debts, including, unpaid state or federal taxes
- Mistakes in recording title documents
- Missing or undisclosed heirs/claimants
- Invalid deeds (i.e.- deeds executed by minors or persons of unsound mind)

Subject to approval, you may purchase an owner's title insurance policy from (company name) in the amount of \$\_\_\_\_\_ at an (approximate/actual) cost of \$\_\_\_\_. If you are uncertain as to whether you should obtain an Owner's title insurance policy, you may seek independent advice.

Date: \_\_\_\_\_

Buyer: \_\_\_\_\_

*\* Please note that Senate Bill 894 requires that this form be signed by the purchaser mortgagor and retained in the relevant underwriting file for at least 15 years. [RSMo. § 381.015.2].*