

NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE

(Pursuant to RSMo Section 381.015)

Issued By:

NAME OF UNDERWRITER
STREET ADDRESS
CITY, STATE ZIP CODE

NAME OF POLICY ISSUING AGENCY/AGENT
STREET ADDRESS
CITY, STATE, ZIP CODE

To:

PURCHASER/BUYER NAME
STREET ADDRESS
CITY, STATE ZIP CODE

Purchasing Property Identified As:

STREET ADDRESS
CITY, STATE ZIP CODE

-OR-

BRIEF DESCRIPTION
COUNTY, STATE

Pursuant to the requirement of an Act of the Legislature of the State of Missouri, notice is hereby given that a Mortgagee's Title Insurance Policy ("Loan Policy Of Title Insurance") is to be issued to your Mortgage Lender and that such policy does not afford title insurance protection to you in the event of a defect in the title to the real estate in which you are the owner of the property being purchased.

You are hereby advised of your right and opportunity to obtain an Owner's Title Insurance Policy in your favor, subject to the terms, conditions and exclusions therein, for the amount of your purchase price (or the amount of your purchase price plus the costs of any improvements which you anticipate making). The approximate additional cost to you for an Owner's Title Insurance Policy in the amount of \$POLICY AMOUNT is \$PRICE, not including any costs to obtain additional coverages you may request through the deletion of standard exceptions, the issuance of policy endorsements and/or third party fees, such as charges for the preparation of surveys, if any. You are hereby notified that such right to obtain an Owner's Title Insurance Policy will expire SIXTY (60) days from the settlement/closing date.

If you are uncertain as to whether you should obtain an Owner's Policy of Title Insurance, you are urged to seek independent advice.

The Act directs and requires that we obtain a written waiver statement from you such as that set forth below if you do not wish to purchase this protection.

Waiver

This is to certify that the foregoing Notice of right to purchase an Owner's Title Insurance Policy for the protection of the undersigned (and above named) purchaser(s) has (have) been received and the undersigned purchaser(s) hereby waive(s) such right. It is understood and agreed that the Title Insurer, Title Agency or Title Agent shall have no

responsibility to the undersigned purchaser(s) for the status of the title to the real estate being acquired or for any loss by reason of the complete or partial failure of title.

By: _____
Purchaser Name

By: _____
Purchaser Name

Date: _____

Date: _____