



Investors Title Insurance Company

P.O. Drawer 2687
Chapel Hill, North Carolina 27515-2687
(919) 968-2200 (800) 326-4842 Fax: (919) 968-2223

NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE

Pursuant to 6.1-2.13 AND 38.2-4616 OF THE CODE OF VIRGINIA

RE: _____
(address or brief property description)

You may wish to obtain owner's title insurance, including affirmative mechanics lien coverage, if available. If your lender is obtaining a mortgagee title policy, it will not protect you. The benefit provided by owner's coverage is that it protects against defects in the title to your real property, which may or may not be discoverable from an accurate search of the public records. Examples include previous errors in the chain of title, undisclosed liens against the property, unknown claims to ownership, and invalid deeds.

The amount of coverage will automatically increase under an inflation clause by 10% of the original amount of the policy on each of the first five anniversaries of the policy date. However, the value of subsequent improvements to the real estate, if substantial, may not be fully covered. The protection provided by owner's coverage is equal to the face amount of the policy less the unpaid principal balance of your mortgage, and accordingly, the owner's coverage increases proportionally as your mortgage is paid down.

We received the above disclosure of availability of title insurance from the settlement agent on the ____ day of _____, _____, and do desire coverage
 do not desire coverage.

Signed this _____ day of _____, _____:-

Purchaser

Purchaser