



SURVEY DISCLOSURE

It is recommended that you obtain a survey of the property you are purchasing by a certified land surveyor. Your mortgage lender does not require that you obtain a survey. If you obtain a policy of title insurance, your policy may not insure you as to losses which you suffer, and which could have been determined by a survey performed prior to closing.

TITLE INSURANCE NOTICE & ELECTION

It is recommended that you obtain an owner’s policy of title insurance on the property you are purchasing. Your mortgage lender requires that you obtain title insurance for the lender; however, you are not required to purchase an owner’s policy of title insurance. If your property is eligible, you may obtain an owner’s policy of title insurance with enhanced coverage for you. The enhanced coverage provides many important extra coverages against title defects. If you desire to obtain an owner’s title insurance policy that DOES NOT include the enhanced coverages, such a policy is available to you at a lower premium amount. You may request a description of the different coverages and the costs of each.

_____ I / We do not want owner’s title insurance and will instruct my closing agent not to obtain owner’s title insurance.

_____ I / We want owner’s title insurance with enhanced coverage.

_____ I / We want owner’s title insurance with regular coverage.

AFFILIATED BUSINESS ARRANGEMENTS DISCLOSURE

Although no member of the real estate company Village Concepts Realty Group, is a title insurance agent, certain members may have ownership interest in (i) Best Title, LLC which is an agent for Fidelity National Title Insurance Company and Old Republic Title Insurance Company; and/or (ii) Advantage Title Agency, Inc., which is an agent for Fidelity National Title Insurance Company and Old Republic Title Insurance Company.

The undersigned hereby acknowledge(s) that (i) I /We have read the foregoing disclosures and notices; (ii) that I/we agree to assume the risk and hold Village Concepts Realty Group, Best Title, LLC, and their members and partners, harmless if we have elected to not have a survey completed prior to closing; and (iii) that I/we have consented to the affiliated business arrangement described above.

Signature

Date

Signature

Date