

_____ has duly and fully informed me/us of the risks associated with waiving owner's title insurance, including but limited to the loss of equity or cash investment and unmarketability of title due to undisclosed or unreported seller liens, identity theft mortgage fraud, missing interests and faulty government record-keeping.

After careful consideration, I shall inform the title/settlement company of my wishes to waive the owner's title insurance coverage and I agree to hold _____ harmless from any and all damage and/or loss I may suffer from those matters that may otherwise have been covered under the terms of an owner's title insurance policy.

Signature