

**NOTICE OF AVAILABILITY  
OF OWNER'S TITLE INSURANCE  
AND MARKET VALUE RIDER**

TITLE NO # \_\_\_\_\_

TO: \_\_\_\_\_

Buying property identified as:

A Mortgagee's Policy of title insurance insuring the title to the property you are buying is being issued to your mortgage lender, but that policy does not provide title insurance coverage to you.

You may obtain an Owner's Policy of title insurance which provides title insurance to you. If you request it at this time the total premium for both policies will be \$\_\_\_\_\_. This is an additional \$\_\_\_\_\_ above the cost of the Lender's Policy.

If you are uncertain as to whether you should obtain an Owners Policy of title insurance, you are urged to seek independent advice.

I/We do request an Owner's Policy of title insurance.

I/We do not request an Owner's Policy of title insurance.

If you have requested an Owner's Policy of title insurance, Insurance Law Sec. 6409, Subdivision (c), requires that title companies offer, at or prior to closing, an optional (rider) policy to cover a homeowner (defined as the natural owner and resident) of a one to four family house, condominium unit or cooperative apartment for FUTURE market value of the house for an additional premium of 10% of the full fee policy rate.

Check one of the following:

I choose to accept the future market value coverage at rates approved by Insurance Department.

I do not choose to obtain this additional coverage.

Dated: \_\_\_\_\_

Purchaser (s): \_\_\_\_\_

\_\_\_\_\_