

OWNER'S AFFIDAVIT REGARDING WAIVER  
OF ENHANCED POLICY COVERAGE

File No: \_\_\_\_\_

Property Address: \_\_\_\_\_

Buyer(s): \_\_\_\_\_

The undersigned Proposed Insured Owner(s) of the aforementioned property, do hereby certify as follows:

1. The proposed Insured Owner(s) have been advised by the Closing Attorney/Settlement Agent/Harvest Title & Escrow, LLC of the benefits of obtaining an ALTA Homeowner's Policy of Title Insurance (herein the "Enhanced Policy").
2. The Closing Attorney/Settlement Agent has disclosed to the Proposed Insured Owner the potential risks of not obtaining the Enhanced Policy, including, but not limited to, the following:
  - Loss of coverage for certain risks, which might have been revealed by a current survey.
  - Loss of post-policy coverage on certain zoning, subdivision law, ownership and other matters.
  - Loss of increases in automatic coverage up to 150% of the initial coverage amount.
3. The proposed Insured Owner(s) are aware that failure to obtain an Enhanced Policy may result in financial loss to them in the future if a problem should arise which is not remedied and/or for which an Enhanced Policy would have provided coverage.
4. After considering this information, the undersigned Proposed Insured Owners choose to waive the option of obtaining Enhanced Policy coverage and have instead chosen to obtain an ALTA Residential Title Insurance Policy One-To-Four (1-4) Family Residences.
5. The Proposed Insured Owner(s) hereby agree to hold the Harvest Title & Escrow, LLC and Old Republic National Title Insurance Company harmless from any loss or damages resulting from failure to obtain Enhanced Policy coverage, including but not limited to court costs and attorney's fees.

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Proposed Insured Owner

\_\_\_\_\_  
Proposed Insured Owner

Sworn to and subscribed before me, this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

\_\_\_\_\_  
Notary Public