



NOTICE OF AVAILABILITY OF CLOSING OR SETTLEMENT PROTECTION: BORROWER

TO:
RE: AGENT/APPROVED ATTORNEY:
AGENT FILE NUMBER:

In accordance with Alabama law, specifically §27-3-6.1, Code of Alabama (1975), this notice of availability of closing or settlement protection is required to be made to you. You are the lender, buyer, borrower or seller of property identified as:

Property more specifically described as:

Closing or settlement protection is available to you in accordance with the guidelines of Fidelity National Title Insurance Company and in the form approved by the Alabama Department of Insurance. The cost to you for this closing or settlement protection is charged per covered party as set out below.

Subject to the Conditions and Exclusions contained in the Closing Protection Letter (the "CPL"), closing or settlement protection indemnifies the Covered Party against loss of closing or settlement funds because of one of the following acts of the settlement agent named in the CPL:

- 1) Theft or misappropriation of settlement funds, but only to the extent that the theft relates to the status of the title to the interest in land proposed to be insured in a title commitment or title insurance policies issued by the title insurer issuing the CPL, or to the validity, enforceability, and priority of the lien of the mortgage on that interest in land.
- 2) Failure to comply with the written closing instructions when agreed to by the settlement agent, but only to the extent that the failure to follow the instructions relates to the status of title to the interest in land proposed to be insured in a title commitment or title insurance policies issued by the title insurer issuing the CPL, or to the validity, enforceability, and priority of the lien of the mortgage on that interest in land.

You are covered by closing or settlement protection only if you are named as a Covered Party on the CPL, or if you have indicated below that you request settlement or closing protection, and have paid the quoted cost. If title insurance is not purchased by any party, this offer of closing or settlement protection is VOID, or if the commitment or title insurance policies are issued by a different underwriter than the underwriter who issued the CPL, this offer of closing or settlement protection is VOID.

If you are uncertain as to whether you should obtain closing or settlement protection, you are urged to seek independent advice. Lender requests settlement or closing protection per its written closing instructions to settlement provider or declines as set out below.

Borrower(s)	request	decline	Settlement or closing protection charge \$25.00
			TOTAL
			<u>\$25.00</u>
Signed: _____	_____	_____	Signed: _____
Borrower Signature	Date		Borrower Signature
Signed: _____	_____	_____	Signed: _____
Borrower Signature	Date		Borrower Signature
			Date

Remit payment to: Agency Operations, 100 Corporate Ridge, Suite 120, Birmingham, AL 35242