

**OWINGSVILLE BANKING COMPANY
DISCLOSURES WITH RESPECT TO TITLE INSURANCE**

To: Borrower(s)

Property:

From: OWINGSVILLE BANKING COMPANY (Lender)

- I. I acknowledge that the Lender may not condition an extension of credit, or any subsequent renewal thereof on either:
- My purchase of an insurance product from the Lender or any of its affiliates; or
 - My agreement not to obtain, or a prohibition on my obtaining, an insurance product from an unaffiliated entity;
 - As long as the coverage provided is acceptable to the Lender.
- II. I understand that the insurance product is not a deposit or other obligation of, or guaranteed by, the Lender or an affiliate of the Lender; and I understand that the insurance product is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, Kentucky, the Lender, or an affiliate of the Lender.
- III. I also acknowledge that I have received a copy of a Notice required by the Federal Real Estate Settlement Procedures Act and Regulation X (RESPA Notice) disclosing the Owner's interest in a title insurance agency, Title Center of Greater Kentucky, LLC (only applicable for federally related mortgage loans).
- IV. Understanding the above disclosures (check all applicable):
- I request that my title insurance business be referred to Title Center of Greater Kentucky, and my attorney or closing agent be notified accordingly. I further understand that I can contact Title Center of Greater Kentucky to obtain or provide additional information concerning title insurance.
- I request my title insurance business be referred to _____. Please instruct my attorney or closing agency accordingly.
- I would like my closing agent or attorney to be _____.
- I understand that the Lender requires mortgage loan title insurance and that the Lender's policy does not provide Owner's coverage to protect my equity. I would like Owner's insurance in the amount of the purchase price.

Borrower

Date

Borrower

Date

Current Mailing Address

Loan Officer

Home Phone Number/Work Phone Number

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE
PURSUANT TO THE FEDERAL REAL ESTATE SETTLEMENT
PROCEDURES ACT AND REGULATION X**

RESPA Notice

To: Borrower(s)

Property:

From: **OWINGSVILLE BANKING COMPANY** (Owner)

This is to give you notice that Title Center of Greater Kentucky, LLC, (TCGK) which is a title insurance agency, has the following business relationships: 1) Owner owns a 1.45% interest in TCGK. 2) Investors Title Insurance Company, which is the title insurance underwriter for the agency, has a 10.00% ownership interest in TCGK; 3) TCGK is managed by Investors Title Management Services (ITMS), which is affiliated with ITIC through common ownership. For more information about these companies, please visit the agency website at www.titlecentergreaterky.com. Because of these relationships, this referral may provide Owner, ITIC and/or ITMS a financial or other benefit.

Set forth below is the estimated charge by Title Center of Greater Kentucky, LLC for title insurance on the subject property.

You are NOT required to use Title Center of Greater Kentucky, LLC or Investors Title Insurance Company as a condition for settlement of your loan on the subject property. OTHER SETTLEMENT SERVICE PROVIDERS WITH SIMILAR SERVICES MAY BE AVAILABLE. YOU ARE FREE TO COMPARE PROVIDERS TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

TYPE OF POLICY	AMOUNT OF INSURANCE	ESTIMATED CHARGE
Lender's Title Insurance	\$ _____	\$ _____
Owner's Title Insurance	\$ _____	\$ _____
(Description of Service)		\$ _____

ACKNOWLEDGEMENT

I/we have read this disclosure form. I/we understand that the Owner is referring me/us to purchase the above described settlement services from Title Center of Greater Kentucky, LLC and Investors Title Insurance Company and that Owner, ITIC and ITMS may receive a financial or other benefit as a result of this referral.

Borrower

Date

Borrower

Date