

STACKING ORDER FOR INVESTORS BROCHURES

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DISCLOSURE NOTICE FORM (REV 2/2009)
RATES FOR TITLE INSURANCE
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WHY YOU SHOULD REQUEST AN OWNERS POLICY
COVERAGE COMPARISON
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HIDDEN DEFECTS



Investors Title Insurance Company

P.O. Drawer 2687

Chapel Hill, North Carolina 27515-2687

DISCLOSURE NOTICE TO THE MORTGAGOR/PURCHASER/OWNER

Notice is hereby given that your mortgage lender (mortgagee), if applicable, is requiring issuance of a Mortgagee Title Insurance Policy, as described herein, which Policy WILL NOT afford title insurance protection to you in the event of a defect in the title to the real estate which you are acquiring, including but not limited to forged signatures, false personations, undisclosed heirs, instruments executed by minors or mental incompetents, errors of recording officials and deeds improperly executed and delivered. In accordance with the requirements of 69 S.C. CODE ANN. REGS. 18 (1976), you are hereby notified of your RIGHT and OPPORTUNITY to obtain simultaneously with said Mortgagee Title Insurance Policy, an Owner's Title Insurance Policy designed to insure you as to the status of your title.

Such Owner's Policy may be issued in the amount of the total purchase price, or it may be issued in the amount of the mortgage. However, we urge you to obtain coverage in the full amount of your purchase price since it is the largest investment you may ever make, the premium is paid only one time and the policy protects you and your heirs for as long as you or they own an interest in the property.

The Owner's Policy will generally contain as exceptions and exclusions: (1) Those items shown in the commitment, if any, issued to the mortgagee that have not been disposed of to the satisfaction of INVESTORS TITLE INSURANCE COMPANY, (2) the mortgage itself, (3) the printed "Exclusions from Coverage" in the Owner's Policy form, (4) unfiled mechanics' and materialmen's liens if the period for filing such liens has not expired, (5) any adverse matters arising subsequent to the effective date of said commitment and prior to recordation of your deed.

The Owner's Policy will not be effective until its issuance after the requirements contained in the commitment issued to the mortgagee have been met and payment made of any additional premium.

The above regulation further provides that you be advised that you have the right to choose the title insurer notwithstanding the recommendation of any agent, representative, or attorney.

MORTGAGOR/PURCHASER/OWNER CERTIFICATION FOR TITLE INSURANCE AND RESPA AND INSURANCE DEPARTMENT ACKNOWLEDGMENT

PLEASE REVIEW, THEN COMPLETE AND SIGN THE ACKNOWLEDGMENT THAT FOLLOWS

NAME: _____ PROPERTY: _____

INSURANCE COMPANY: Investors Title Insurance Company INSURANCE AGENT: _____

In accordance with S.C. CODE ANN. §38-75-960(A) (Law Co-op. 1976), as amended, the undersigned producer of title insurance business, or associate of such producer, hereby advises that it has a financial interest in the following title insurer(s) or title agent(s):

	<u>NAME OF INSURER OR AGENT</u>	<u>ADDRESS</u>	<u>NATURE OF INTEREST</u>
1.			
2.			
3.			

Producer/Associate's Name: _____

Signature: _____

Address: _____

_____, 20____

ACKNOWLEDGMENT

The within-named applicant is a buyer, seller, or owner who has been referred by the producers of title business named herein or associate of such producer to one or more of the title insurers or title agents identified herein. The undersigned expressly recognizes and acknowledges the financial interest of such producer or associate as disclosed herein and further certifies that:

- 1. I understand that should a commitment be required for the closing of this transaction, a work/preparation charge may be collected in addition to the applicable premium.
- 2. I understand that a mortgagee title insurance policy is required on my loan, if applicable, and that this policy does not provide title insurance for my separate ownership interest.
- 3. I have been given the opportunity to purchase an Owner's Title Insurance Policy with the insurer of my choice to protect my separate ownership interest.
- 4. I understand that when a licensed agent issues title insurance, a commission of approximately 60% will be paid to the licensed agent for underwriting and issuing the title insurance.
- 5. () I would like to obtain an Owner's Title Insurance Policy in the amount of the total purchase price.
- 6. () I would like to obtain an Owner's Title Insurance Policy in the amount of the loan.

THERE IS A MINIMUM ADDITIONAL PREMIUM OF \$100.00 WHEN AN OWNER'S POLICY IS ISSUED SIMULTANEOUSLY WITH A MORTGAGEE (LOAN) POLICY.

- 7. If you answered "Yes" to either #5 or #6 above, for an additional premium, and subject to the Property meeting certain Investors Title underwriting criteria, you may be eligible to obtain a Homeowner's Policy of Title Insurance for a One-to-Four Family Residence (a "Homeowner's Policy") which insures up to 32 covered risks as opposed to the 14 "standard" covered risks insured by Investors Title's Owner's Residential Title Insurance Policy - One-to-Four Family Residences (an "Owner's Policy").

Your Investors Title Agent or Approved Attorney can provide you with information on the differences between these two policies. Set forth below is the amount of coverage and premium for each type of policy. Please indicate your preference by checking the appropriate box then signing the form below.

- I/We desire to obtain an Owner's Policy.
The additional cost for an Owner's Policy of title insurance in the amount of \$ _____ is \$ _____, if you request it at this time.

OR

- I/We desire to obtain a Homeowner's Policy, if available.
The additional cost for a Homeowner's Policy of title insurance in the amount of \$ _____ is \$ _____, if you request it at this time.

If you are still uncertain as to whether you should obtain a Homeowner's Policy or an Owner's Policy, you are urged to seek independent advice.

- 8. () I do NOT wish to obtain an Owner's Policy.

NOTICE OF REDUCED PREMIUM

If this transaction meets the following criteria, the proposed insured may qualify for a reduced premium:

- (a) Refinance transactions: Title Insurance has been issued on the same property and the same owner within the last 10 years.
- (b) Purchase / Sale transactions: Title Insurance has been issued on the same property within the last 10 years. This rate is available only when the new loan is to be a first lien. NOTE: In the case of lot development, this reduced rate is not available to a developer purchasing multiple lots.

If this transaction meets either of these criteria, please contact the issuing Agent.

Undersigned acknowledges receipt of this notice on the date set forth below. Further, the undersigned acknowledges that from time to time, representatives of Investors Title Insurance Company may audit the files of agent and/or producer. The undersigned expressly consents to the access to the undersigned's file with the agent named herein for purposes of such an audit.

Date: _____

_____(SEAL)
Applicant / Mortgageor / Purchaser / Owner

_____(SEAL)
Applicant / Mortgageor / Purchaser / Owner

**SOUTH CAROLINA RATES
REGULAR**

Minimum charge: \$100.00

Amount	Premium	Amount	Premium	Amount	Premium
25,000.00	100.00	74,000.00	252.00	123,000.00	378.30
26,000.00	100.00	75,000.00	255.00	124,000.00	380.40
27,000.00	100.00	76,000.00	258.00	125,000.00	382.50
28,000.00	100.80	77,000.00	261.00	126,000.00	384.60
29,000.00	104.40	78,000.00	264.00	127,000.00	386.70
30,000.00	108.00	79,000.00	267.00	128,000.00	388.80
31,000.00	111.60	80,000.00	270.00	129,000.00	390.90
32,000.00	115.20	81,000.00	273.00	130,000.00	393.00
33,000.00	118.80	82,000.00	276.00	131,000.00	395.10
34,000.00	122.40	83,000.00	279.00	132,000.00	397.20
35,000.00	126.00	84,000.00	282.00	133,000.00	399.30
36,000.00	129.60	85,000.00	285.00	134,000.00	401.40
37,000.00	133.20	86,000.00	288.00	135,000.00	403.50
38,000.00	136.80	87,000.00	291.00	136,000.00	405.60
39,000.00	140.40	88,000.00	294.00	137,000.00	407.70
40,000.00	144.00	89,000.00	297.00	138,000.00	409.80
41,000.00	147.60	90,000.00	300.00	139,000.00	411.90
42,000.00	151.20	91,000.00	303.00	140,000.00	414.00
43,000.00	154.80	92,000.00	306.00	141,000.00	416.10
44,000.00	158.40	93,000.00	309.00	142,000.00	418.20
45,000.00	162.00	94,000.00	312.00	143,000.00	420.30
46,000.00	165.60	95,000.00	315.00	144,000.00	422.40
47,000.00	169.20	96,000.00	318.00	145,000.00	424.50
48,000.00	172.80	97,000.00	321.00	146,000.00	426.60
49,000.00	176.40	98,000.00	324.00	147,000.00	428.70
50,000.00	180.00	99,000.00	327.00	148,000.00	430.80
51,000.00	183.00	100,000.00	330.00	149,000.00	432.90
52,000.00	186.00	101,000.00	332.10	150,000.00	435.00
53,000.00	189.00	102,000.00	334.20	151,000.00	437.10
54,000.00	192.00	103,000.00	336.30	152,000.00	439.20
55,000.00	195.00	104,000.00	338.40	153,000.00	441.30
56,000.00	198.00	105,000.00	340.50	154,000.00	443.40
57,000.00	201.00	106,000.00	342.60	155,000.00	445.50
58,000.00	204.00	107,000.00	344.70	156,000.00	447.60
59,000.00	207.00	108,000.00	346.80	157,000.00	449.70
60,000.00	210.00	109,000.00	348.90	158,000.00	451.80
61,000.00	213.00	110,000.00	351.00	159,000.00	453.90
62,000.00	216.00	111,000.00	353.10	160,000.00	456.00
63,000.00	219.00	112,000.00	355.20	161,000.00	458.10
64,000.00	222.00	113,000.00	357.30	162,000.00	460.20
65,000.00	225.00	114,000.00	359.40	163,000.00	462.30
66,000.00	228.00	115,000.00	361.50	164,000.00	464.40
67,000.00	231.00	116,000.00	363.60	165,000.00	466.50
68,000.00	234.00	117,000.00	365.70	166,000.00	468.60
69,000.00	237.00	118,000.00	367.80	167,000.00	470.70
70,000.00	240.00	119,000.00	369.90	168,000.00	472.80
71,000.00	243.00	120,000.00	372.00	169,000.00	474.90
72,000.00	246.00	121,000.00	374.10	170,000.00	477.00
73,000.00	249.00	122,000.00	376.20	171,000.00	479.10

Amount	Premium	Amount	Premium	Amount	Premium
172,000.00	481.20	223,000.00	588.30	274,000.00	695.40
173,000.00	483.30	224,000.00	592.80	275,000.00	697.50
174,000.00	485.40	225,000.00	592.50		
175,000.00	487.80	226,000.00	594.60	300,000.00	750.00
176,000.00	489.60	227,000.00	596.70	325,000.00	802.50
177,000.00	491.70	228,000.00	598.80	350,000.00	855.00
178,000.00	493.80	229,000.00	600.90	375,000.00	907.50
179,000.00	495.90	230,000.00	603.00	400,000.00	960.00
180,000.00	498.00	231,000.00	605.10	425,000.00	1,012.50
181,000.00	500.10	232,000.00	607.20	450,000.00	1,065.00
182,000.00	502.20	233,000.00	609.30	475,000.00	1,117.50
183,000.00	504.30	234,000.00	611.40	500,000.00	1,170.00
184,000.00	506.40	235,000.00	613.50	600,000.00	1,350.00
185,000.00	508.50	236,000.00	615.60	700,000.00	1,530.00
186,000.00	510.60	237,000.00	617.70	800,000.00	1,710.00
187,000.00	512.70	238,000.00	619.80	900,000.00	1,890.00
188,000.00	514.80	239,000.00	621.90	1,000,000.00	2,070.00
189,000.00	516.90	240,000.00	624.00	1,100,000.00	2,250.00
190,000.00	519.00	241,000.00	626.10	1,200,000.00	2,430.00
191,000.00	521.10	242,000.00	628.20	1,300,000.00	2,610.00
192,000.00	523.20	243,000.00	630.30	1,400,000.00	2,790.00
193,000.00	525.30	244,000.00	632.40	1,500,000.00	2,970.00
194,000.00	527.40	245,000.00	634.50	1,600,000.00	3,150.00
195,000.00	529.50	246,000.00	636.60	1,700,000.00	3,330.00
196,000.00	531.60	247,000.00	638.70	1,800,000.00	3,510.00
197,000.00	533.70	248,000.00	640.80	1,900,000.00	3,690.00
198,000.00	535.80	249,000.00	642.90	2,000,000.00	3,870.00
199,000.00	537.90	250,000.00	645.00	2,500,000.00	4,770.00
200,000.00	540.00	251,000.00	647.10	3,000,000.00	5,670.00
201,000.00	542.10	252,000.00	649.20	3,500,000.00	6,570.00
202,000.00	544.20	253,000.00	651.30	4,000,000.00	7,470.00
203,000.00	546.30	254,000.00	653.40	4,500,000.00	8,370.00
204,000.00	548.40	255,000.00	655.50	5,000,000.00	9,270.00
205,000.00	550.50	256,000.00	657.60	Simultaneous Issue Fee:	\$100.00
206,000.00	552.60	257,000.00	659.70	Commitment Fee:	up to \$200.00
207,000.00	554.70	258,000.00	661.80	Reissue Rate:	
208,000.00	556.80	259,000.00	663.90		50% of original rate, up to face amount of previous policy, within 10 years
209,000.00	558.90	260,000.00	666.00	Endorsements:	ALTA 3.0 \$0.25 per \$1,000
210,000.00	561.00	261,000.00	668.10		ALTA 3.1 \$0.50 per \$1,000
211,000.00	563.10	262,000.00	670.20		up to \$100.00 each
212,000.00	565.20	263,000.00	672.30	ALTA	
213,000.00	567.30	264,000.00	674.40	1,2,4,5,6,6.2,7,7.1,7.2,8.1,9,9.1,9.2,	
214,000.00	569.40	265,000.00	676.50	9,3,9.4,9.5,10,10.1,11,12,14,14.1,1	
215,000.00	571.50	266,000.00	678.60	4.2,14.3,15,15.1,15.2	
216,000.00	573.60	267,000.00	680.70		up to \$200.00 each
217,000.00	575.70	268,000.00	682.80	ALTA	
218,000.00	577.80	269,000.00	684.90	8.2,16,17,17.1,17.2,18,18.1,19,19.1	
219,000.00	579.90	270,000.00	687.00	,20,21,22,22.1,24,25,25.1,26,27,28	
220,000.00	582.00	271,000.00	689.10		
221,000.00	584.10	272,000.00	691.20		
222,000.00	586.20	273,000.00	693.30		



Investors Title Company Privacy Statement

FACTS

WHAT DOES INVESTORS TITLE COMPANY DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- purchase history and mortgage rates and payments
- checking account information and wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Investors Title Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Investors Title Company share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	We don't share

Questions?

Call 800-326-4842 or go to www.invtitle.com

Who we are	
Who is providing this notice?	Investors Title Company, Investors Title Insurance Company, National Investors Title Insurance Company, Investors Trust Company*
What we do	
How does Investors Title Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We will continue to enhance our physical, electronic and procedural safeguards as new technologies become available.
How does Investors Title Company collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ■ open an account or apply for insurance ■ file a claim or provide your mortgage information ■ show your government issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes —information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with an Investors Title name; financial companies such as Investors Title Insurance Company; and nonfinancial companies such as Investors Title Management Services, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Investors Title Company does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Investors Title Company does not jointly market.</i>
Other important information	

* This notice also applies to Investors Title Exchange Corporation, Investors Title Accommodation Corporation, Investors Title Management Services, Inc., and Investors Capital Management Company. Investors Title Company may disclose information to Nonaffiliates as permitted by law.

INVESTORS TITLE INSURANCE COMPANY

Lender & Owner Coverage

Investors Title is pleased to provide this brochure which lists the variety of Lender and Owner Policies currently available.

Investors Title is proud to be a member of the American Land Title Association (ALTA) since 1972. This Association creates title insurance "standards" in order that any "ALTA" title policy is nationally recognized and promptly accepted by lenders.



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LENDER'S POLICIES

Your local representative will place a checkmark by all policies available in your area. Ask your local representative for premium information.

2006 ALTA Loan Policy

This is a new loan policy adopted by ALTA in June 2006.

- > Can be used on commercial or residential properties
- > Post policy coverage insuring priority of the mortgage over construction advances for work contracted before the Date of Policy
- > Post policy coverage for creditor's rights against fraudulent or preferential transfer of title occurring prior to the insured transaction
- > Post policy coverage for title defects created, attached or recorded in the Public Records subsequent to Date of Policy and prior to the recording of the deed or other instrument of transfer in the Public Records (GAP Coverage)
- > Addresses emerging technology issues created through electronic documents, electronic recordings and transferable mortgages through systems similar to MERS
- > Provides general survey coverage relating to encroachments, encumbrances, violations, variations or adverse possession
- > Automatic increase in Amount of Insurance by 10% if the insurer chooses to litigate or seek to eliminate the defect but is unsuccessful
- > Definition of "Indebtedness" expanded to allow a lender to include future advances as a loss when filing a claim

2006 ALTA Short Form Residential Loan Policy

This is a new loan policy adopted by ALTA in June 2006.

- > Issued on improved property only
- > No need to wait for receipt of recorded instruments; the Policy can be issued upon receipt of date of the document recording or date of closing
- > Incorporates the insuring provisions, conditions and stipulations of the 2006 ALTA Loan Policy
- > No need to wait for cancelled documents; the policy can be issued upon receipt of evidence that the payment has been tendered to satisfy prior liens

ALTA Expanded Coverage Residential Loan Policy

This Lender's Policy was created in 2001 to grant expanded coverage.

- > Automatic coverage of "routine" endorsements: ALTA 4, ALTA 5, ALTA 6, ALTA 6.2, ALTA 8.1, and ALTA 9
- > Automatic coverage to 125% of Loan Amount
- > "Post-Policy" coverage, including mechanics' and materialmen's liens, forgery, and encroachments
- > Enhanced access coverage
- > Broad survey coverage
- > Coverage against violation of the following laws and governmental regulations: (a) zoning, (b) subdivision, (c) building permits, (d) usury
- > Issued on improved platted lot in a subdivision or a condominium unit
- > Issued for first lien mortgages

ALTA Short Form Expanded Coverage Residential Loan Policy

This is a "short" version of the ALTA Expanded Coverage Residential Loan Policy, intended to be issued immediately after loan closing.

- > No need to wait for receipt of recorded instruments; the Policy can be issued upon receipt of date and time of the document recording or date of closing
- > Because the Short Form contains pre-printed uniform coverage, the lender's post-closing staff has less to review
- > No need to wait for cancelled documents; the Policy can be issued upon receipt of evidence that payment has been tendered to satisfy prior liens
- > Incorporates all of the benefits of the ALTA Expanded Coverage Residential Loan Policy
- > Provides "gap" coverage against intervening interests between the time of loan closing and recordation of the security instruments
- > Issued on improved platted lot in a subdivision or a condominium unit
- > Issued on one-to-four family residential
- > Issued for first lien mortgages
- > There is no need to obtain a commitment when coupled with an Insured Closing Letter

ALTA Residential Limited Coverage Junior Loan Policy

Gives limited coverage to a lender on a junior mortgage and/or home equity loan on a one-to-four family residential property or an individual condominium unit.

- > Insures the Grantee named in the Policy is named as the grantee in the last recorded document purporting to convey the fee simple title
- > Insures the land described in the Policy is the same as that contained in the deed to the Grantee
- > Does not require a full title search
- > Insures there are no outstanding recorded monetary liens
- > Insures there are no ad valorem taxes or assessments owed to the government and secured by liens according to the local tax records

ALTA Leasehold Loan Endorsement

This coverage is available by endorsement to the ALTA 1992 Loan Policy and insures a lender making a loan on a Leasehold Estate with respect to the title, validity and priority of the mortgage lien.

Home Equity Loan Title Insurance Policies

These Policies provide limited coverage on junior mortgages and/or home equity loans incorporated under a Master Policy issued to the originating lender.

- > Coverage includes the following:
 - Grantee named in the Policy is named as the grantee in the last recorded document purporting to convey the fee simple title
 - The land described in the Policy is the same as that contained in the last recorded document purporting to convey fee simple to the Grantee
 - No outstanding recorded monetary liens affecting the title (other than as disclosed by the Owner's Affidavit/Borrower's Agreement and credit report)
 - No ad valorem tax or assessment liens filed in the local tax records
- > The land must be one-to-four family residential property or an individual condominium unit.

OWNER'S POLICIES

Your local representative will place a checkmark by all policies available in your area. Ask your local representative for premium information.

2006 ALTA Owner's Policy

This is a new owner's policy adopted by ALTA in June 2006.

- > Can be used for commercial or residential properties
- > Addresses emerging technology issues created through electronic documents, electronic recordings and transferable mortgages through systems similar to MERS
- > Provides general survey coverage relating to encroachments, encumbrances, violations, variations or adverse possession
- > Automatic increase in Amount of Insurance by 10% if the insurer chooses to litigate or seek to eliminate the defect but is unsuccessful
- > Definition of "insured" has been expanded to include a successor by dissolution, merger, consolidation, distribution, reorganization or by a conversion to another type of entity, or certain grantees by deed if they are affiliated with the insured
- > There is no coinsurance provision
- > Creditor's rights coverage has been expanded

ALTA Residential Title Insurance Policy

This Policy was first created (in 1987) to grant expanded coverage and as an alternative to the ALTA Owner's Policy for residential property.

- > Insures the owner of a one-to-four family residential dwelling or condominium unit
- > Issued on improved property only
- > Provides limited survey coverage and limited zoning coverage
- > Increases by 10% of the policy amount on each of the first five anniversaries of the policy date
- > "Plain language" policy
- > Provides coverage for as long as the insured owns the property or is liable under warranties contained in a deed to convey the property. In addition, this protection extends to anyone who receives the title because of the insured's death

*More
Owner's
Policies
over >>*

MORE OWNER'S POLICIES

Your local representative will place a checkmark by all policies available in your area. Ask your local representative for premium information.

Short Form Residential Owner's Policy

This Owner's Policy is intended to be delivered at closing or shortly after closing.

- > Issued on improved one-to-four family residence or condominium unit
- > Property is located in platted subdivision, condominium development or limited acreage
- > Effectively delivers a policy to the owner quickly – no need to wait for recorded documents
- > Offers preprinted exceptions to expedite underwriting and delivery

ALTA Leasehold Owner Endorsement

This coverage is available by endorsement to the ALTA Owner's Policy and insures an owner on a Leasehold Estate with respect to the title to the subject property.

ALTA Homeowner's Policy of Title Insurance

This Policy provides additional coverage for certain existing problems as well as some future events.

28 covered risks compared to the 14 covered risks contained in the ALTA Owner's Policy. Some of the additional covered risks are subject to a Deductible Amount and Maximum Dollar Limit of Liability. A few examples of the additional coverage include:

- > Post-policy forgery or impersonation not created by the current owner
- > Coverage for lack of actual physical access
- > Pre-existing building permit violations of past owners, encroachments of existing structures onto a neighbor's property or easement
- > Incorrect property description recorded in deed or mortgage which encumbers insured property erroneously
- > Provides additional coverage for certain existing problems as well as some future events
- > Issued on improved property only

This additional coverage is available on refinances and purchases for one-to-four family residences or condominium units.

ALTA U.S. Policy

This is an Owner's Policy issued to government agencies, such as the Government Services Agency, U.S. Postal Service and the Veterans Administration when they acquire property through condemnation, purchase or otherwise.

- > Additional provisions insuring against loss or damage by reason of the failure of the title examination to name any party who has an interest in the land
- > Does not insure the validity or sufficiency of the condemnation proceeding

 **Investors Title Insurance Company**



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919/968-2200 800/326-4842 Fax: 919/968-2235 Email: corporate@invtitle.com

www.invtitle.com

NASDAQ Symbol: ITIC

• NOT A DEPOSIT • NOT FDIC-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NOT GUARANTEED BY THE BANK OR SAVINGS ASSOCIATION

Important Reasons Why YOU Should Have Owner's Title Insurance

OWNER'S TITLE INSURANCE will protect you against these hidden risks which would not be disclosed by even the most meticulous search of public records.

- Forgery.
- Fraud in connection with the execution of documents.
- Undue influence on a grantor or executor.
- False personation by those purporting to be owners of the property.
- Incorrect representation of marital status of grantors.
- Undisclosed or missing heirs.
- Wills not properly probated.
- Mistaken interpretation of wills and trusts.
- Mental incompetence of grantors.
- Conveyance by a minor.
- Birth of heirs subsequent to the date of a will.
- Inadequate surveys.
- Incorrect legal descriptions.
- Non-delivery of deeds.
- Unsatisfied claims not shown on the record.
- Deeds executed under expired or false powers of attorneys.
- Confusion due to similar or identical names.
- Dower or courtesy rights of ex-spouse of former owner.
- Incorrect indexing.
- Clerical errors in recording legal documents.
- Delivery of deeds after the death of a grantor.

Investors Title Company

Subsidiaries and Divisions:

- Investors Title Insurance Company
- Northeast Investors Title Insurance Company
- Commercial Services Division
- Investors Title Exchange Corporation
- Investors Title Accommodation Corporation
- Investors Title Management Services
- Investors Trust Company

The primary services offered by Investors Title Company's subsidiaries and divisions include:

- Residential and Commercial Title Insurance Coverage and Endorsements
 - Commercial Services
 - Escrow and Disbursement Services
 - Title Search Coordination
 - Multi-Site and Multi-State Transaction Coordination
 - Section 1031 Tax-Deferred and Reverse Exchange Services
 - Trust Account Reconciliation Services
 - Management and Consulting Services
 - Retirement planning, investment management, trust and fiduciary services for individual clients and families
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B-07 (Rev. 5/2008)

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Address PO Box 11784 (303 Saluda Street)
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(803) 325 7689 phone
Email address tagivens@comporium.net
Firm Website

Why You Need Title Insurance



Investors Title Insurance Company



INNOVATIVE BY INSTINCT

Why You Need Title Insurance

Mortgagee Title Insurance protects the lender's loan exposure, and Owner's Title Insurance protects the Owner's equity by:

- Providing a corporate indemnity against insured defects
- Paying all legal expenses to eliminate any title defects

OR

- Paying any claim arising from errors in title examination and recording

OR

- Paying any loss from hidden defects in title and defects not of record.

The owner has this protection forever, even on the warranties in the Deed of Sale.

Couldn't the title be searched and a report/opinion be given?

Yes. But title insurance goes further than this report/opinion. If a defect in your title—any defect not shown as an exception in your policy—should turn up later, your title insurance provides a corporate indemnity against loss within the limits of the policy.

But I thought the bank or lending institution always had the title insured?

It usually does. But its policy only insures its own interest in your property. You could lose your equity if you do not have OWNER'S TITLE INSURANCE.

Is Owner's Title Insurance as important to me as fire or property damage protection?

Yes. Loss from title deficiencies can be as great as, or greater than, fire or other damage. Title insurance protects your equity in the property against title defects.

If Owner's Title Insurance is so important, isn't it expensive?

No. OWNER'S TITLE INSURANCE is one of the least expensive forms of insurance.

And do I pay only one premium?

Yes. And this one modest premium insures your home for as long as you or your heirs have an interest in it.

Just what is a title defect?

It is any one of a number of things that could jeopardize your interest. It could be an unsatisfied mortgage, lien, judgment or other recorded claim against the property. It could arise through easements, use restrictions or other existing covenants. Or it could be a hidden risk. See list of possible hidden risks.

You mean an OWNER'S TITLE INSURANCE POLICY insures against these title defects occurring?

No. But OWNER'S TITLE INSURANCE does eliminate the risk of loss to you through claims against the title as described in your policy. The insuring company assumes all legal expenses involved in adjudicating claims and protects you against any loss whatsoever arising from claims attacking your title, within policy limits, even though they may occur through errors made in public records.

If I didn't have OWNER'S TITLE INSURANCE, how serious would a claim against my home be to me personally?

It could be very serious. It would mean you would have to withstand all expenses involved with the defense of your rights, and could even result in complete loss of your equity if your defense proved unsuccessful.

What should I look for in selecting a company to insure my title?

Sound reputation for paying claims, experience in all phases of title insurance, efficient and dependable service to policy holders.

INVESTORS TITLE INSURANCE COMPANY
has this and more!

Investors Title Company



INNOVATIVE BY INSTINCT

Subsidiaries and Divisions:

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Investors Title Accommodation Corporation
Investors Title Management Services
Investors Trust Company

The primary services offered by Investors Title Company's subsidiaries and divisions include:

Residential and Commercial Title Insurance Coverage and Endorsements

Commercial Services

- Escrow and Disbursement Services
- Title Search Coordination
- Multi-Site and Multi-State Transaction Coordination

Section 1031 Tax-Deferred and Reverse Exchange Services

Trust Account Reconciliation Services

Management and Consulting Services

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SC-B-10 The claims examples in this brochure are real, the names of the parties involved have been changed to protect their privacy.

WHY YOU SHOULD REQUEST AN OWNER'S POLICY



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Firm Website

Investors Title Insurance Company



INNOVATIVE BY INSTINCT

THE CASE OF THE MISSING TITLES

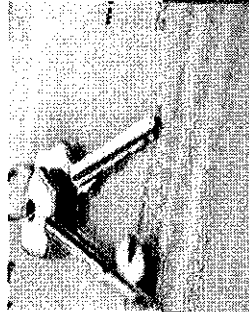
Richard Wilson bought ten unclaimed lots from the State at a bargain price. He purchased an owner's title insurance policy with a policy limit of \$50,000.00. When Mr. Wilson attempted to sell the lots he discovered another person claiming ownership under a separate chain of title. Mr. Wilson filed his claim with Investors Title seeking to have either ownership of the lots established in his name or compensation for his loss.

Investors Title hired an attorney to do an exhaustive title search which determined that Mr. Wilson did not have title to eight of the ten lots he purchased from the State. In addition, the only access to the two lots for which Mr. Wilson had clear title lay across the eight lots which were not technically his. The tax value of the lost lots and the damages due to lack of access to the other lots totaled more than the limits. Investors Title paid Mr. Wilson the policy limits of \$50,000.00.

THE MECHANICS' LIEN

James and Susan Marshall purchased a house from a seller who happened to own several rental properties in the neighborhood. Prior to the purchase of the house the landlord/seller made renovations to three of the rental properties. After closing, the contractor who worked on the renovations filed suit to establish and perfect a lien against the Marshall's property in the amount of \$32,000.00. The Marshalls filed a claim under the owner's policy they had purchased from Investors Title at their closing.

An attorney hired by Investors Title to defend the Marshall's lawsuit discovered the contractor had filed the mechanic's lien against only the Marshall's property for all work performed on all three properties. Investors Title paid \$2,000.00 to the contractor to discharge the lien from the Marshall's property and \$18,521.00 for attorneys' fees to defend the lawsuit.



THE CASE OF THE DISAPPEARING MONEY

John and Melinda Stonepool purchased an owner's policy from Investors Title with a coverage amount of \$116,000.00 to cover the value of their newly acquired property. Soon after buying the property, the Stonepools received a notice of a foreclosure filed by the seller's lender as a result of default on a loan which was to be paid at closing.

The Stonepools filed their claim with Investors Title who discovered the seller's loan had not been paid off at closing by the closing attorney. Further investigation revealed that the attorney had negligently supervised his paralegal and failed to prevent the money from being embezzled. Investors Title paid \$68,051.00 to the seller's lender to prevent foreclosure of the Stonepools property.

DIG A LITTLE DEEPER

John Breazer intended to build an ice cream shop on property he purchased. While building the shop, a power line easement which had been missed in the title search was discovered. The easement prevented Mr. Breazer from placing his driveway in the necessary location.

After Mr. Breazer filed a claim pursuant to his owner's policy, Investors Title negotiated with the power company to relocate and rebury the power line deeper underground. Investors Title paid \$8,806.00 for the cost of relocating the power line which allowed Mr. Breazer to continue construction of his ice cream shop.

THE ONLY SURE THINGS IN LIFE ARE DEATH AND TAXES

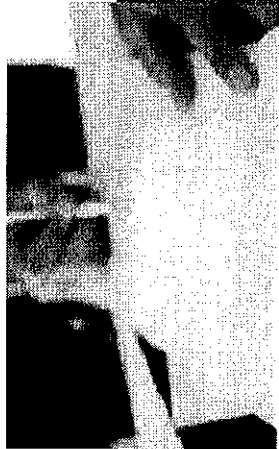
Jill Tester purchased her first home for \$75,000.00 and purchased an owner's title insurance policy in the same amount. After closing, Ms. Tester received notice of a tax foreclosure on her home for two years of back taxes owed by the prior owner which, due to a clerical error, had not been discovered nor paid at closing. The seller had since moved out of state and could not be located to pay the taxes.

Ms. Tester filed a title claim with Investors Title. Investors Title paid \$2,375.00 to prevent the tax foreclosure of Ms. Tester's property.

THE MISSING HEIR

Arlene and Richard Taylor attempted to obtain a construction loan to build a house on a lot purchased from John McLean, Jr. for \$20,000.00. The property had been passed through the McLean family to John and his sister Susan. The title searcher, retained by the closing attorney, failed to discover Susan McLean's interest. The Taylors filed a claim with Investors Title when their new attorney discovered the issue.

After locating Ms. McLean in another state, Investors Title paid \$7,000.00 for her interest in the property. Investors Title also paid the Taylors' attorney to prepare the deed, have Ms. McLean execute it, and subsequently record it in order for the Taylors to obtain their construction loan and build their house.





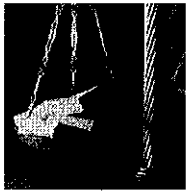
Investors Title Insurance Company provides the highest coverage available.

Firm Name Thomas A. Givens, Attorney at Law, LLC
 This chart is intended for summary comparison only
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 and is not a full explanation of coverage. For more
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 details please contact your Investors Title sales
 803.375.1688 phone
 representative or your Investors Title branch office.
 Email address tagivens@comporium.net
 www.invtile.com

COVERAGE COMPARISON

	INVESTORS TITLE 2006 ALTA OWNER'S POLICY	INVESTORS TITLE ALTA RESIDENTIAL POLICY	INVESTORS TITLE ALTA HOMEOWNER'S POLICY
1. Accession by contract or assignment	•	••	•••
2. Downward reversion	•	••	•••
3. Joint tenancy with right of survivorship	•	••	•••
4. Joint tenancy with right of survivorship by will	•	••	•••
5. Joint tenancy with right of survivorship by will	•	••	•••
6. Joint tenancy with right of survivorship by will	•	••	•••
7. Joint tenancy with right of survivorship by will	•	••	•••
8. Joint tenancy with right of survivorship by will	•	••	•••
9. Joint tenancy with right of survivorship by will	•	••	•••
10. Joint tenancy with right of survivorship by will	•	••	•••
11. Joint tenancy with right of survivorship by will	•	••	•••
12. Joint tenancy with right of survivorship by will	•	••	•••
13. Joint tenancy with right of survivorship by will	•	••	•••
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38. Joint tenancy with right of survivorship by will	•	••	•••
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96. Joint tenancy with right of survivorship by will	•	••	•••
97. Joint tenancy with right of survivorship by will	•	••	•••
98. Joint tenancy with right of survivorship by will	•	••	•••
99. Joint tenancy with right of survivorship by will	•	••	•••
100. Joint tenancy with right of survivorship by will	•	••	•••

The ALTA 2006 Owner's Policy may be used for commercial or residential properties.
 The ALTA Residential Owner's Policy may only be used for one-to-four family residence or one-to-four family residential condominium unit, platted residential subdivision or acreage property not exceeding 25 acres.
 The ALTA Homeowner's Policy may only be used on improved one-to-four family residence or condominium unit, the proposed insured owner must be a natural person and the property description must be in the form of a lot in a platted subdivision or condominium unit.
 This chart is intended for summary comparison only and is not a full explanation of coverage.



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Title Opinion vs. Title Policy

DEFINITION

> Formally expressed professional opinion of an attorney regarding the marketability of title to a specific parcel of real property.

> Insurance against loss or damage resulting from defects or failure of title to a particular parcel of realty; or from the enforcement of liens existing against it at the time of the insurance.

Relationship: Both of these products are the result of a search or examination of the "title" to the property evidenced by the public records and/or a survey and inspection of the property.

LIABILITY

> An attorney is not liable for his honest mistakes or errors of judgment unless proven negligent.

> An attorney is not liable for losses resulting from errors or omissions made by recorders or other public record keepers.

> An attorney is not liable for hidden hazards which are not indicated or disclosed by a search of public records.

> An attorney is not liable for erroneous surveys upon which they have relied.

> A title policy covers hidden hazards which are not indicated or disclosed by a search of the public records. (See attached list of hidden hazards covered by title insurance.)

> The title company pays costs of cure, defense and loss, if incurred.

DURATION OF PROTECTION

> Liability of an attorney due to negligence or lack of skill rests with the individual attorney.

> Liability of an attorney for loss caused by his negligence or lack of skill is limited by the statute of limitations, which varies from state to state.

> The title company is required by law to maintain reserves based on exposure to claims.

> Coverage afforded by title insurance for an owner continues for the rest of the owner's life -- even after one sells the property in the event his warranties of title are attacked in the future by his purchaser or a successor in interest.

> Coverage afforded by title insurance for a lender continues to protect the lender even if the lender should have the unfortunate experience of becoming a lender in possession as a result of exercising its rights to foreclose upon the default of the borrower.

> Title coverage enhances marketability of loans on the secondary market because a lenders policy insures not only the original beneficiary under the deed of trust, but also, (1) any and each successor in interest to the original beneficiary, and, (2) any governmental agency which is an insurer or guarantor of the indebtedness secured by the insured deed of trust.

In conclusion, both the liability and duration of protection provide a distinct advantage to obtaining a title policy.



Hidden Defects

- > Forged deeds, mortgages, satisfactions or releases of mortgages and other instruments.
- > False impersonations of the true owner of the land or of his consort.
- > Instruments executed under fabricated or expired power of attorney.
- > Deeds apparently valid but actually delivered after death of grantor or grantee or without consent of grantor.
- > Deeds by persons of unsound mind.
- > Deeds by minors.
- > Deeds not properly delivered.
- > Break in chain of title beyond period of examination of public records where running of adverse possession statute has been suspended. (True owner is incompetent, absent or incarcerated or title is held by the sovereign.)
- > Descriptions apparently but not actually adequate or accurate.
- > Duress in execution of instruments.
- > Defective acknowledgment due to lack of authority of notary. (Acknowledgment taken before commission or after expiration of commission.)
- > Deed of property recited to be separate property of grantor which is in fact community or joint property.
- > Deeds by persons apparently single but actually married.
- > Deed from bigamous couple - prior existing marriage in another jurisdiction.
- > Undisclosed divorce of spouse who conveys as sole heir of deceased consort.
- > Undisclosed heirs.
- > Misinterpretation of wills, deeds or other instruments.
- > Birth or adoption of children after date of will.
- > Children living at date of will but not mentioned in will.
- > Discovery of will of apparent intestate.
- > Discovery of later will after probate of first will.
- > Administration of estates and probate of wills of persons absent but not deceased.
- > Conveyance by heir, devisee or survivor of a joint estate who murdered the decedent.
- > Deed from Trustees of purported business trust which is in fact a partnership or joint stock association.
- > Deed of executor under non-intervention will, when order of solvency has been fraudulently procured or entered.
- > Deeds to or from corporations having been incorporated after surrender or forfeiture of charter.
- > Claims of creditors against property conveyed by heirs or devisees within prescribed period after owner's death.
- > Mistakes in recording legal documents. (For example, incorrect indexing, errors and omissions in transcribing and failure to preserve original instruments.)
- > Want of jurisdiction of persons in judicial proceedings.
- > Recorded easement, but erroneous ancient location of pipe or sewer line which does not follow route of granted easement.
- > Special assessments where they become lien upon passage of resolution and before recordation or commencement of improvements for which assessed.
- > Failure to include necessary parties in judicial proceedings.
- > Federal estate and gift tax liens.
- > State inheritance and gift tax liens.
- > Errors in tax records. (For example, listing payment against wrong property.)
- > Ineffective waiver of tax liens by tax or other governing authorities repudiated later by successors.
- > Corporation franchise taxes as lien on all corporate assets, notice of which does not have to be recorded in the public records.
- > Erroneous reports furnished by tax officials, but not binding on municipality.
- > Tax homestead exemptions set aside as fraudulently claimed.
- > Lack of capacity of foreign personal representatives and trustees to act.
- > Deeds from nonexistent entities.
- > Interests arising by deeds to fictitious characters to conceal illegal activities.
- > Deeds in lieu of foreclosure set aside as being given under duress.
- > Ultra vires deed given under falsified corporate resolution.
- > Conveyances and proceedings affecting right of servicemen protected by Soldiers and Sailors Civil Relief Act.
- > Federal condemnation without filing of notice. (Federal law does not require filing of notice of taking in local recording office.)
- > Deeds which appear to convey title but are really mortgages.
- > Outstanding prescriptive rights not of record and not disclosed by survey.
- > Deed from record owner of land where he has sold property to another purchaser on unrecorded land contract and the purchaser has taken possession of premises.
- > Void conveyances in violation of public policy. (For example, payment of gambling debt, payment of contract to commit crime or conveyance made in restraint of trade.)

Investors' Title Insurance Company



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