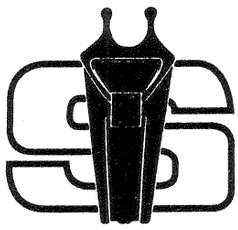

Sanctity of Contract®

SOUTHEASTERN WISCONSIN TITLE COMPANY, LLC

Issuing Policies of Stewart Title® Guaranty Company (NYSE:STC)

DISCLOSURE AND ACKNOWLEDGEMENT REGARDING REAL ESTATE CLOSING AND TITLE INSURANCE

We, the undersigned each individually hereby acknowledge the following:

1. Southeastern Wisconsin Title Company, LLC IS NOT ACTING AS MY AGENT OR ATTORNEY at this real estate closing.
2. Southeastern Wisconsin Title Company, LLC's employee who has attended this closing represents only Southeastern Wisconsin Title Company, LLC and the buyer/borrower's lender whose employees are not present, only for the purpose of disbursing funds for this transaction.
3. Southeastern Wisconsin Title Company, LLC's employee has identified certain documents as presented to me for signing, and I understand that statements about the documents are not legal advice. If I have an attorney, that attorney is my only attorney is this transaction.
4. I understand that Southeastern Wisconsin Title Company, LLC is not responsible for explaining to me the effect of the documents I have signed.
5. Sellers represent to Southeastern Wisconsin Title, LLC and to the buyers that the payoff figure(s) on the closing statement for any "line of credit" or "home equity" loan is accurate and that the sellers have not and will not take any action which would increase the indebtedness of said loan(s).
6. Seller and/or borrower represent to Southeastern Wisconsin Title Company, LLC that the payoff figure(s) on the closing statement is accurate. Seller and/or borrower will be responsible for any shortage in per diem, late fees or penalties, and agree to hold harmless Southeastern Wisconsin Title Company, LLC
7. I acknowledge receipt of any executed copy of the Settlement Statement (HUD1), which in the case of a sale transaction identifies the amount of tax prorated between the parties.
8. The undersigned hereby authorizes Southeastern Wisconsin Title Company, LLC to provide copies of any closing statements, loan documents, financial information, commitments, approval letters, appraisals, inspection reports, insurance policies, contracts, payoffs, transaction documents and other nonpublic personal information in connection with our transaction to the real estate broker, real estate agent, the lender and the attorneys.
9. In the case of a sale transaction, I acknowledge receipt of a copy of the Wisconsin Real Estate Transfer Return, which identifies the address and tax reporting numbers of both the grantor and grantee to this transaction.
10. There are exceptions that will be contained in the Title Insurance Policy. (Please read your Title Commitment very carefully. If you do not comprehend or understand what the scope and the extent of any of the exceptions are, we urge you to procure legal counsel prior to proceeding.)
11. As buyers/borrowers and sellers, we acknowledge that the recording fees collected are estimates. The recording fees will be made payable to Southeastern Wisconsin Title Company, LLC If the amount collected is insufficient, Southeastern Wisconsin Title Company, LLC will be responsible for paying the shortage. If the amount collected is in excess of the actual recording fees, Southeastern Wisconsin Title Company, LLC will be retaining the excess.
12. Except as to deposits of funds for which Southeastern Wisconsin Title Company, LLC has received express written direction concerning investment or other handling, the parties hereto agree that Southeastern Wisconsin Title Company, LLC shall be under no duty to invest or reinvest any deposits at any time held by it hereunder. The parties further acknowledge that any deposits of funds for which Southeastern Wisconsin Title Company, LLC has collected may be held in an interest bearing trust account for the benefit of Southeastern Wisconsin Title Company, LLC.
13. Fees may have been collected for services that Southeastern Wisconsin Title Company, LLC does not directly provide (i.e. legal document preparation, special assessment searches, wire & courier fees). Said fees may include a charge to Southeastern Wisconsin Title Company, LLC for Southeastern Wisconsin Title Company, LLC's facilitation and/or procurement of said services.

I HAVE READ THE ABOVE DISCLOSURE AND ACKNOWLEDGEMENT IN FULL AND UNDERSTAND IT.

BUYER/BORROWER	Date	SELLER	Date
BUYER/BORROWER	Date	SELLER	Date