

Introducing CATIC's

New & Exclusive Municipal Violation Endorsement for the Expanded Owner Policy.

SAMPLE LANGUAGE FOR ENGAGEMENT LETTERS/ PURCHASES

[For agents who customarily perform or offer a municipal search:]

MUNICIPAL SEARCH & MUNICIPAL VIOLATION INSURANCE COVERAGE

A title search does not include a search of the town's municipal (building/ planning/ zoning/ wetlands/ health department etc.) records. A search can be ordered at the cost of \$_____.

In addition, our title company offers limited insurance for unknown or hidden building permit violations and for some violations that were of record at the time of closing but were unknown to you. No municipal search is required to buy this coverage but it is available only for single-family homes and may be issued only if you purchase an Expanded Owner Policy. The cost for this municipal violation coverage is \$350; we do not earn a commission on this fee. Please see enclosed brochure for further information. [If you wish to purchase this coverage you must notify our office prior to closing.] or [This coverage is currently the best available coverage in the market and will be issued to you at closing unless you notify us that you do not wish to purchase this coverage.]

-OR-

[For agents that do not customarily perform or offer a municipal search:]

MUNICIPAL SEARCH & MUNICIPAL VIOLATION INSURANCE COVERAGE

We do not order municipal searches or advise on the status of any possible municipal violations (building/ planning/ zoning/ wetlands/ health etc.). We recommend that you visit or call the town to inquire about any such issues.

Our title company offers limited insurance for unknown or hidden building permit violations and for some violations that were of record at the time of closing but were unknown to you. No municipal search is required to buy this coverage but it is available only for single-family homes and may be issued only if you purchase an Expanded Owner Policy. The cost for this municipal violation coverage is \$350; we do not earn a commission on this fee. Please see enclosed brochure for further information. [If you wish to purchase this coverage you must notify our office prior to closing.] or [This coverage is currently the best available coverage in the market and will be issued to you at closing unless you notify us that you do not wish to purchase this coverage.]



building **partnerships** together.

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