the same title insurance coverage as if we did a full search. If you do NOT want us to "Tack" to a prior owner's Title Policy, please initial here: _____

[NOTE: If you object to tacking to an existing policy, the title insurance premiums will likely be higher, our title search time may be increased, and our title search fees may be increased for the longer search period required.]

2. Federal statutes, lender requirements, and the rules and regulations of the Consumer Financial Protection Bureau may prohibit us from providing to your agent a draft or a final copy of any Closing Disclosure or Settlement Statement. If you consent to us providing your agent with a copy of those documents (to the extent permitted by your lender), please initial here: _____

3. Do you want a survey? ( ) YES ( ) NO

[NOTE: If yes, please contact our office so that we may order one in time for closing. No survey will be ordered without a specific request.] We recommend you obtain a survey. If no survey is wanted, please execute waiver below.

ELECTION TO WAIVE SURVEY

Situations arise that could have been avoided if a buyer in a real estate purchase transaction had obtained a new survey from a NC registered surveyor. A survey will normally reveal such things as encroachments on the Property from adjacent properties (fences, driveways, etc.); encroachments from the Property onto adjacent properties; road or utility easements crossing the Property; violations of setback lines; lack of legal access to a public right-of-way; and indefinite or erroneous legal descriptions in previous deeds to the Property. Although title insurance companies may provide lender coverage without a new survey, the owner's policy contains an exception for easements, set-backs, and other matters which would have been shown on a survey. Many such matters are not public record and would not be included in an attorney's title examination. In addition, if a buyer does not obtain his or her own survey, the buyer would have no claim against a surveyor for inaccuracies in a prior survey.

The undersigned acknowledges that Barkley Law Offices, PC has advised that the undersigned should obtain a survey for the property intended to be purchased, and further acknowledges and agrees that should they elect not to have a survey done, they hereby waive any claims they may have against said firm, and any lender, any real estate agents and brokers, and any closing agents involved in the purchase of the Property with respect to their affirmative election not to obtain any such survey, and agree to indemnify the same for any loss they may incur as a result thereof.

The undersigned, after being advised by Barkley Law Offices, PC to obtain a survey, hereby elects not to have a survey.

Signature:_____ Date: _____

(Buyer)

Signature:_____Date: _____

(Buyer)