

**Rhode Island - Right to Choose Title Agent/Attorney**

Loan #:

MIN:

Date:

Lender:

Borrower(s):

Property Address:

We, the Lender, require that a title attorney search the title of the subject property of your loan, and/or we require a policy of title insurance. You, the Borrower(s), have the right to select your own title insurance company/title attorney, or allow the Lender to make the selection for you. In the case of title insurance, if the title insurance company/title attorney is selected by the Lender, the title attorney will extend to you an offer, at the usual premium rate, for an owner's policy title for the real estate. If you select the title insurance company/title attorney, they must meet certain rating and financial standards set by the Lender. In either case, you are responsible to pay for the title insurance costs.

**Please check one of the following:**

I/We want the Lender to select the title insurance company/title attorney. I/We waive my rights under Rhode Island law to choose my own title agent/attorney. However, I reserve the right under R.I. Gen. Law §19-9-5 to accept or reject the title attorney's offer of title insurance. If I choose to reject, I understand that my rejection must be in writing and signed.

I/We wish to choose my own title insurance company/title attorney. The title insurance company/title attorney I wish to use is:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Please check one of the following:**

I/We wish to obtain owner's title insurance.

I/We do not wish to obtain owner's title insurance.

**R.I. Gen. Law §§19-9-5 & 19-9-6**

By signing below, you acknowledge receipt of this disclosure.

\_\_\_\_\_ - BORROWER - - DATE -

\_\_\_\_\_ - BORROWER - - DATE -