



First-Time Homebuyer Confirmation

To: Stewart Title Guaranty Company

Re: Property located at: _____

A first-time homebuyer discount is available in the amount of ten (10%) percent off of the published title insurance rates applicable to this transaction provided that the following conditions are met:

1. You are purchasing a 1-4 family property as your primary residence;
2. You have not owned a home during the last three (3) years; and
3. You have elected to purchase an Enhanced Owner's Policy.

In consideration of receipt of the first-time homebuyer discount, the undersigned Buyer(s)/Borrower(s) make(s) the following certifications and representations:

_____ I/We hereby certify that all three (3) of the above conditions have been met and I/we, therefore, qualify for the discount.

Date: _____ Buyer/Borrower: _____

Buyer/Borrower: _____

Witness: _____