

[REDACTED]

File No: SD20304953

Date: October 8, 2020

Property Address: 1 TBD, Brandon, SD 57005

Real Property Described as: Tract 1 of Funke's Addition, an Addition in the Southeast Quarter (SE1/4) of Section 35, Township 101 North, Range 48 West of the 5th P.M., Minnehaha County, South Dakota, according to the recorded plat thereof

A Mortgagee's Policy of title insurance insuring the title to the property you are buying is being issued to your mortgage lender, but the policy does not provided title insurance coverage for you.

An Owner's Policy of Title Insurance is only available on or before the closing date and cannot be purchased after the date of the closing.

I/we decline an Owner's Policy of Title Insurance, and understand that there has not been any coverage provided to us under the subject transaction. We further hold harmless/indemnify First Dakota Title its agents and its Underwriter, Fidelity National Title Insurance Company - FDT SF from any and all liabilities with respect to the same.



Ronald G. Heller



Kari J. Heller