

FIRST LIEN LETTER

RE: Closing for: _____
(referred to herein as "the Lender")

Loan Number: _____ Date of Closing: _____

Date of Mortgage: _____ Amount of Mortgage: \$ _____

Borrower(s): _____
(referred to herein as "the Borrower")

Property Address: _____

Attorneys' Title Guaranty Fund, Inc., Commitment for Title Insurance No.: _____

Attorneys' Title Guaranty Fund, Inc., referred to herein as "ATG[®]," assures the Lender that the mortgage described above from the Borrower to the Lender shall be the first lien against the property described in the Commitment for Title Insurance. ATG further assures the Lender that the mortgage and all other documents required by the Lender or necessary to create and perfect the lien of the mortgage shall be recorded. ATG agrees to hold harmless and indemnify the Lender against actual loss or damage incurred by the Lender by reason of: the failure of the mortgage to be the first lien on the property described in the Commitment for Title Insurance; the failure to record the mortgage or other documents described in the preceding sentence; or the loss by ATG of the mortgage or any other document while in the custody and possession of ATG.

The assurances, hold harmless agreements, and indemnifications contained in this First Lien Letter are subject to the terms, provisions, and limitations of the Commitment for Title Insurance, the closing instructions, the Agency Agreement, if any, and the closing protection letter, if any, between ATG and the Lender and the Loan Policy of Title Insurance to be issued. The assurances, hold harmless agreements, and indemnifications contained in this First Lien Letter shall merge into the Loan Policy of Title Insurance to be issued by ATG pursuant to the Commitment for Title Insurance, the closing instructions, and the Agency Agreement, if any, and the closing protection letter, if any, between the Lender and ATG.



Peter Birnbaum, President
Attorneys' Title Guaranty Fund, Inc.



ATTORNEYS'
TITLE
GUARANTY
FUND,
INC.

Illinois Offices:

CHAMPAIGN | CHICAGO
ARLINGTON HEIGHTS | BELLEVILLE
FRANKFORT | GURNEE | LIBERTYVILLE
LOMBARD | OAK LAWN | SKOKIE | WHEATON
800 252 0402

Wisconsin Office:

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800 788 8989

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