

FDIC WAIVER

BUYER: _____

SELLER: _____

PROPERTY: _____

The undersigned hereby certifies that they are aware that the Federal Deposit Insurance Corporation's (FDIC) coverage applies only to a cumulative maximum amount of \$250,000 for each individual depositor for all of depositor's accounts at the same or related institution.

Connolly, Hillyer & Welch Title Services, Inc. assumes no responsibility for nor will depositor(s) hold same liable for, any loss occurring which arises from the fact that the amount of the above account may cause the aggregate amount of any individual depositor's accounts to exceed \$250,000 and that the excess amount is not insured.

We further understand that certain banking instructions such as, but not limited to, repurchase agreement and letters of credit are not covered at all by such insurance.

Connolly, Hillyer & Welch Title Services, Inc. does not know the ins and outs of the FDIC and the rules. For more information please visit <http://www.fdic.gov/> .

DATE: _____