

MAKING HOMEOWNERSHIP MORE AFFORDABLE WITH OUR HOME AFFORDABILITY RATES FOR TITLE & SETTLEMENT (HARTS) PROGRAM

Affordable homeownership is a priority of the government, lenders and everyone in the mortgage ecosystem. We are doing our part with HARTS.

HARTS easily integrates with lender affordability programs to offer owner's and lender's policies with up to 20% savings, making homeownership more affordable.

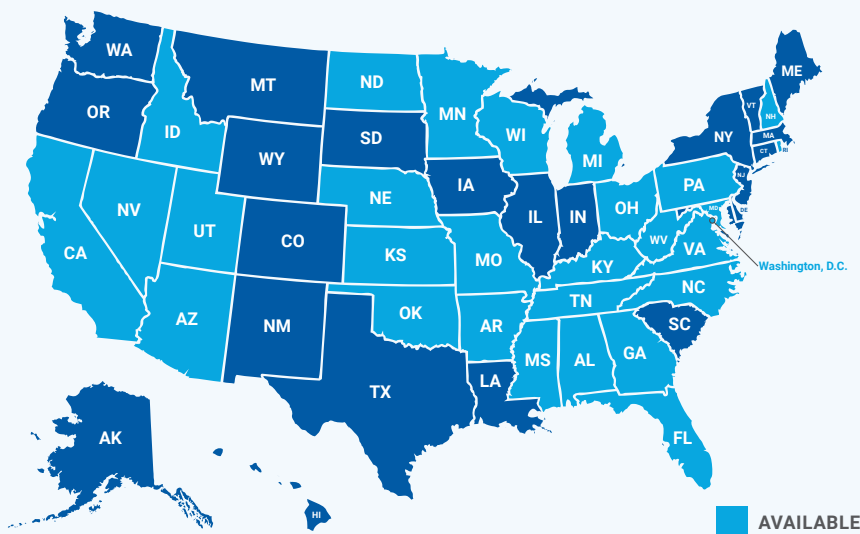
To Qualify:

- Mortgages must be financed through a low downpayment, income-based or community reinvestment program approved by both the lender and us.
- The originating lender must have a service agreement with us that specifies the loan program qualification parameters. When placing an order, the lender must identify the applicable loan program.

We will issue an ALTA Owner's Policy or ALTA Homeowner's Policy simultaneously with an ALTA Loan Policy or ALTA Short Form or Residential Loan Policy on owner-occupied residential transactions.

Available In 30 States:

- | | |
|---------------|-------------------|
| • Alabama | • Nebraska |
| • Arizona | • Nevada |
| • Arkansas | • New Hampshire |
| • California | • North Carolina |
| • Florida | • North Dakota |
| • Georgia | • Ohio |
| • Illinois | • Oklahoma |
| • Indiana | • Pennsylvania |
| • Kansas | • Rhode Island |
| • Kentucky | • Tennessee |
| • Maryland | • Utah |
| • Michigan | • Virginia |
| • Minnesota | • Washington D.C. |
| • Mississippi | • West Virginia |
| • Missouri | • Wisconsin |



For more information, visit essent.us/title or contact your **Essent Title account manager**.

Title Insurance provided by Essent Title Insurance, Inc.