BUYER/BORROWER'S CLOSING AUTHORIZATION

PROPERTY: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

As Buyer/Borrower, you authorize the settlement agent, the law firm of , to proceed with recordation of documents and disbursement of funds and you acknowledge the following:

1. All contingencies contained in the Contract of Sale have been met or waived or other arrangements have been made. The settlement agent is expressly released of any liability of the condition of the property or unfulfilled contingencies.

2. The settlement agent has relied upon information and instructions of others to prepare documentation and apportion charges among the parties to this transaction. Real estate taxes have been prorated based upon the most recent assessments, but are subject to change. Escrow and loan balances, lender charges, and other items may be subject to final audit. In the event adjustments are necessary, the parties are to cooperate and promptly conform to such adjustments.

3. In the event clerical or typographical errors or omissions are discovered in any or all of the closing documents, you agree to cooperate in order to correct any such errors or omissions and appoint , as attorney-in-fact to initial and/or sign any such changes on your behalf; provided, you will be notified and a copy of the corrected document will be sent to you.

4. Ethical considerations require that we disclose we receive commissions in connection with the issuance of title insurance. Mortgage title insurance will or has been issued to the lender in the amount of any financing, but that policy does not protect your interest in the property. You are entitled to obtain an owner's title policy at an additional cost.

You have/have not elected to purchase the optional owner's title insurance.

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 Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Date

Home Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_ Office Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_