

MASTER CLOSING INSTRUCTIONS

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MASTER CLOSING INSTRUCTIONS (cont.)

A. GENERAL REQUIREMENTS FOR ALL SETTLEMENT AGENTS

A.1 Purpose of Closing Instructions

A.2 Communication

A.3 Compliance

A.4 Data Security and Document Destruction

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MASTER CLOSING INSTRUCTIONS (cont.)

A.5 Fraud Prevention

A.6 Conflict of Interest

A.7 Professionalism

A.8 Complaints and Misconduct

B. GENERAL CLOSING REQUIREMENTS

B.1 Borrower Closing Disclosure

B.2 Seller Closing Disclosure

B.3 Settlement Statement

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MASTER CLOSING INSTRUCTIONS (cont.)

B.4 Closing Protection Letter

B.5 Title Insurance

B.6 Taxes and Other Recurring Property Charges

B.7 Hazard Insurance

B.8 Notarization and Affirmation

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MASTER CLOSING INSTRUCTIONS (cont.)

B.9 Verification of Signer Identity

B.10 Signing Loan Documents

B.11 Power of Attorney

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MASTER CLOSING INSTRUCTIONS (cont.)

B.12 Mobile or Mail Away Signing

B.13 Electronic Closing

B.14 Document Alterations

C. GENERAL POST CLOSING REQUIREMENTS

C.1 Recording

C.2 Disbursement of Settlement Proceeds

C.3 Refunds and Shortages

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MASTER CLOSING INSTRUCTIONS (cont.)

C.4 Completed Document Return

D. DEFINITIONS

D.1 Definitions of Terms Used Within the Instructions

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