

FROM: NOTARY LEARNING CENTER
1047 W. SIXTH STREET, SUITE E
CORONA, CALIFORNIA 92882
Phone: (800) 909-9003
Fax: (951) 808-9594

TO: SETTLEMENT INC.
20501 S. AVALON BLVD.
CARSON, CALIFORNIA 90746
(800) 555-4321

ATTN: JOHN SMITH

RE: Borrower(s): JASON SAMPLE, LINDSEY
SAMPLE

Property Address: 123 MAIN STREET
SOMEWHERE, CALIFORNIA 90000

Document Date: MAY 21, 2016

Closing Date: JUNE 21, 2016

Disbursement: JUNE 25, 2016

Case No.:

Loan No.: 388765436

App. No.:

Order No.: REFERENCE 5

Escrow No.: REFERENCE 4

GENERAL CLOSING INSTRUCTIONS

Do not close or fund this loan unless **ALL** conditions in these closing instructions and any supplemental closing instructions have been satisfied. The total consideration in this transaction except for our loan proceeds and approved secondary financing must pass to you in the form of cash. Do not close or fund this loan if you have knowledge of a concurrent or subsequent transaction which would transfer the subject property.

You must follow these instructions exactly. These closing instructions can only be modified with our advance written approval. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 24 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s).

All documents with the exception of those to be recorded (Security Instrument, Riders, Corporation Assignment(s), Grant Deed, Quit Claim, Power of Attorney, etc.) must be returned to our office within **48 HOURS** of the signing. Please return certified copies of those documents that are to be recorded. Failure to comply with these instructions may delay funding.

EXECUTION OF DOCUMENTS

1. Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary. All signature acknowledgments must be executed by a person authorized to take acknowledgments in the state of closing.
2. Any correction to loan documents must be approved in writing by us in advance. **No white-out permitted.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers. No corrections or deletions to the Closing Disclosure are permitted.
3. All Powers of Attorney must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, a certified copy provided to us.

RESCISSION

1. If the transaction is subject to rescission, provide **each** Borrower and **each** person having any ownership interest in the security property with **two (2) copies** of the completed Notice of Right to Cancel. The Notice of Right to Cancel must be properly completed (including all dates) and each borrower and person given a Notice of Right to Cancel must execute an acknowledgment of receipt. Your failure to properly complete and provide the Notice of Right to Cancel to each person entitled to receive it and obtain an acknowledgment of receipt will delay this closing.
2. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without our prior written consent.
3. If any Borrower or other person having an ownership interest in the security property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.
4. Provide to each Borrower and each person having any ownership interest in the security property a Closing Disclosure, and obtain an acknowledgment of receipt executed by each borrower and person. Your failure to properly provide the Closing Disclosure to each person entitled to receive it and obtain an acknowledgement of receipt will delay this closing.

SURVEYS

1. A valid survey dated within 90 days of closing is required in areas where surveys are customary.
2. The survey must contain all relevant and customary information and certifications and the legal description, lot size and street must agree with the appraisal and closing documents.

HAZARD INSURANCE

1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area.
2. Dwelling coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least one (1) year after the closing date for purchase transactions or six (6) months after the closing date for refinance transactions.
3. Loss payee/mortgagee clause to read: NLC FINANCIAL
3456 SOUTH STREET
ELSEWHERE, CALIFORNIA 92222
Loan Number: 388765436

ACKNOWLEDGED AND AGREED:

Settlement Agent JOHN SMITH