BUYER WELCOME PACKET

Closing information and required acknowledgments

Thank you for allowing Community Title, LLC to assist with your real estate closing. Please complete the attached buyer information questionnaire and return it to your closing processor as soon as possible. Incomplete information may delay closing.

YOUR CLOSING CONTACTS

Virginia McCormac
Phone: (352) 331-0817
Virginia@communitytitlefl.com

Lizete Raiford
Phone: (352) 331-0817
Lizete@communitytitlefl.com

PROPER IDENTIFICATION FOR CLOSING

Each buyer/signatory must present a current, unexpired, government-issued photo ID acceptable to the closing agent and notary. Examples commonly accepted include:

- State-issued driver license or state identification card
- United States or foreign passport (subject to applicable notarial requirements)
- United States military identification, where acceptable to the notary
- Other government-issued identification accepted under applicable Florida notarial law

Contact your processor in advance if the name on your identification differs from your contract or intended deed, if your ID is expired, or if you will sign outside Florida or by remote arrangement.

IMPORTANT WIRING SAFETY INSTRUCTION

BEFORE YOU SEND ANY WIRE, YOU MUST CALL COMMUNITY TITLE, LLC AT (352) 331-0817 AND PERSONALLY CONFIRM ALL WIRING INSTRUCTIONS WITH YOUR CLOSER OR PROCESSOR. Do not rely on emailed, texted, or changed instructions without direct verification.

Office: 175 NW 138th Terrace, Suite 100, Newberry, FL 32669
Fax: (352) 331-0818 | Email: info@communitytitlefl.com

Please read and sign the separate Wire Fraud Notice and Acknowledgment.

WELCOME & TRANSACTION INFORMATION

Thank you for allowing Community Title, LLC to assist with your closing. Please complete the questionnaire, review the attached Privacy Notice and Wire Fraud Notice, and return the completed documents to your assigned closing processor promptly.

For questions or to verify closing instructions, call (352) 331-0817. General contact: info@communitytitlefl.com. Never rely on changed contact or wire information sent by email.

1 PROPERTY AND TRANSACTION

CT file number (if known)

Contract date

Property street address

City / County

State / ZIP

2 IMPORTANT CLOSING REMINDERS

Bring government-issued photo identification to signing. Tell us promptly if any buyer will be unavailable, signing under a power of attorney, purchasing through an entity, or requesting a closing date different from the contract.

☐ I understand I must independently verify any wire instructions by telephone.

175 NW 138th Terrace, Suite 100 | Newberry, FL 32669 | (352) 331-0817

BUYER IDENTIFICATION & CONTACT DETAILS

3 BUYER 1

Full legal name

Mobile phone

Home / work phone

Email address

CURRENT residential street address

Current city

Current state / ZIP

Marital status (married, single, divorced, widowed)

Spouse name if married (even if spouse is not a buyer)

4 BUYER 2

Full legal name

Mobile phone

Home / work phone

Email address

CURRENT residential street address

Current city

Current state / ZIP

Marital status (married, single, divorced, widowed)

Spouse name if married (even if spouse is not a buyer)

If married to each other, identify both as married. Advise your processor of possible spousal rights.

MAILING INFORMATION & OWNERSHIP

5 POST-CLOSING MAILING ADDRESS

Street address / P.O. box

City

State / ZIP

☐ The property address will be my post-closing mailing address

☐ Buyer 2 has a different post-closing mailing address

Additional mailing address (if applicable)

6 HOW SHOULD THE DEED BE VESTED?

Indicate your requested ownership arrangement. These choices can have important legal and estate-planning consequences. Final deed vesting is subject to review and confirmation before documents are prepared.

☐ One individual / sole ownership

☐ Spouses / tenancy by the entireties

☐ Joint tenants with right of survivorship

☐ Tenants in common

☐ Trust

☐ Corporation / LLC / other entity

Names and requested vesting EXACTLY as intended on deed

Trust/entity name, ownership shares, or other vesting instructions

If taking title in a trust or legal entity, please provide the relevant trust certification or entity documents through a secure method. If buyers are married, deed vesting and spousal rights should be evaluated before signing.

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FINANCING, INSURANCE & SCHEDULING

7 HOW WILL YOU PURCHASE THE PROPERTY?

☐ Cash purchase ☐ Mortgage / financing ☐ Other arrangement

Lender / mortgage company

Loan officer / lender contact

Lender phone

Lender contact email

8 PROPERTY INSURANCE

Homeowners / hazard insurance agency or company

Agent / contact person

Contact phone

Insurance contact email

9 CLOSING DATE

Closing date specified in contract

Requested earlier or alternate date

☐ I have flexibility in the closing date

175 NW 138th Terrace, Suite 100 | Newberry, FL 32669 | (352) 331-0817

SIGNING, FUNDS & FINAL INSTRUCTIONS

10 SIGNING ARRANGEMENTS

- [ ] Attend closing at the office
- [ ] Pre-sign at office
- [ ] Out-of-area / request mailed documents
- [ ] Other signing arrangements

If documents must be mailed, provide delivery address

Where will you be located at closing? Special scheduling needs?

Documents executed outside the closing office may require notarization and timely return. Remote notarization or other signing methods are subject to advance approval and applicable requirements.

11 CLOSING FUNDS AND DOCUMENT DELIVERY

- [ ] Wire transfer
- [ ] Cashier's check (if approved)
- [ ] Undecided
- [ ] Electronic closing documents
- [ ] Paper copies
- [ ] Both

12 ADDITIONAL CLOSING QUESTIONS

- [ ] Property subject to HOA / condominium association
- [ ] Unknown

HOA / condominium management contact (if known)

- [ ] I have a recent survey
- [ ] I need information about a survey
- [ ] A buyer may need a power of attorney or alternate signer

Additional instructions / concerns / accessibility needs

IMPORTANT: Do not email Social Security numbers, bank account numbers, copies of identification, or other sensitive records by unsecured email. Ask your closer for an approved secure delivery method.

BUYER CONFIRMATION & ATTACHMENTS

13 ACKNOWLEDGMENT OF COMPLETION

I/we have supplied the information available to me/us and will notify Community Title, LLC promptly of changes that may affect the closing. The ownership instructions are requests only and remain subject to review. This questionnaire does not change the purchase contract or constitute legal advice.

Buyer 1 printed name

Date

Buyer 2 printed name

Date

DOCUMENTS THAT FOLLOW THIS QUESTIONNAIRE

ATTACHMENT A - Wire Fraud Notice and Buyer Acknowledgment. Read the entire warning and separately sign its acknowledgment before sending funds.

ATTACHMENT B - Community Title, LLC Privacy Notice (the two-page notice supplied with the original buyer packet).

RETURN INSTRUCTIONS

Please return the completed questionnaire and signed Wire Fraud Notice to the closing processor handling your file. Call the office using a previously verified telephone number to discuss any uncertainty about wiring or funds.

Community Title, LLC | 175 NW 138th Terrace, Suite 100, Newberry, FL 32669 | 352-331-0817 | Fax 352-331-0818 | info@communitytitlefl.com

ATTACHMENT A - WIRE FRAUD NOTICE

IMPORTANT: READ THIS NOTICE BEFORE SENDING ANY FUNDS

MANDATORY TELEPHONE CONFIRMATION - CALL BEFORE YOU WIRE

BUYER MUST CALL COMMUNITY TITLE, LLC AT (352) 331-0817 BEFORE INITIATING ANY WIRE TRANSFER AND VERIFY ALL WIRING INSTRUCTIONS DIRECTLY WITH COMMUNITY TITLE, LLC. The buyer must confirm the receiving bank, account name, account number, routing number and any other information required to direct funds to Community Title, LLC.

Do not initiate the transfer until you have spoken directly with your closing processor at the office number above, which you should verify independently using trusted records. Do not use telephone numbers or links appearing in a suspicious email or text message.

HOW REAL ESTATE WIRE FRAUD OCCURS

Criminals may impersonate a title company, real estate agent, attorney or lender, including by compromising email accounts and sending convincing messages with fraudulent bank details. The fraudulent instructions may resemble legitimate instructions or purport to make a last-minute change. Once sent to a fraudulent recipient, wire funds may be impossible to recover.

DO NOT ACT ON CHANGED INSTRUCTIONS

Never accept a change in wiring instructions by email, text, telephone message, QR code or other electronic communication without independent telephone verification with Community Title, LLC. Do not rely upon instructions from a realtor, lender, or any other transaction participant instead of confirming directly with Community Title, LLC.

RISK ALLOCATION AND RESPONSIBILITY

Community Title, LLC is not responsible for any wire sent to an account or recipient other than the account designated and confirmed by Community Title, LLC. If the buyer sends funds to a fraudulent, unauthorized or incorrect account or person, the buyer bears the risk of that misdirected transfer, except to the extent responsibility cannot lawfully be disclaimed.

If any instructions appear questionable, or you believe a transfer may have been misdirected, immediately contact Community Title, LLC, your bank and appropriate law enforcement authorities. Acting quickly may help limit loss but does not guarantee recovery.

COMMUNITY TITLE, LLC

ATTACHMENT A - BUYER ACKNOWLEDGMENT

Separate acknowledgment of the attached Wire Fraud Notice

BY SIGNING BELOW, EACH BUYER EXPRESSLY ACKNOWLEDGES AND AGREES:

1. I have received, read, and understand the Wire Fraud Notice included immediately before this acknowledgment.

2. Before sending ANY wire, I MUST CALL Community Title, LLC at (352) 331-0817 and personally confirm the wiring instructions directly with Community Title, LLC closing personnel.

3. I will not send funds based solely on emailed, texted, modified, replacement or third-party wiring instructions, even if they appear authentic.

4. Community Title, LLC is not responsible for funds that I wire to an account or person other than the account designated and verified by Community Title, LLC, except to the extent such responsibility cannot lawfully be disclaimed.

5. To the fullest extent permitted by law, I agree to indemnify, defend, and hold harmless Community Title, LLC and its members, managers, officers, employees and agents against claims, losses, damages, costs, expenses and reasonable attorneys' fees arising from or relating to my sending funds to a fraudulent, unauthorized, or incorrect recipient or account, including my failure to verify instructions as required above. This undertaking does not require indemnification for a party's own gross negligence, willful misconduct, or other liability that cannot lawfully be shifted.

6. I understand that my closing may be delayed if my funds do not arrive in the correct verified account.

BUYER SIGNATURES / ACKNOWLEDGMENT

Buyer 1 printed name: _____ Date: _____

Buyer 1 signature: SIGN → _____

Buyer 2 printed name: _____ Date: _____

Buyer 2 signature: SIGN → _____

Signature lines are provided for handwritten signatures after printing or for use with an approved electronic-signature process. A typed name in a PDF field is not, by itself, a verified electronic signature.

ATTACHMENT B - PRIVACY NOTICE

PURPOSE OF THIS NOTICE

Community Title, LLC ("the Agent") shares your concerns about privacy and we are committed to respecting the privacy of our policyholders and clients. Therefore, in accordance with Federal and State laws and regulations, we are providing you with this notice of how we might use the information about you which we gather in the process of issuing our policy of title insurance.

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State of Florida generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices, such as the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this State, we are providing you with this document, which notifies you of the privacy policies and practices of Agent.

OUR PRIVACY POLICIES AND PRACTICES

I. Information we collect and sources from which we collect it:

We do not collect any nonpublic personal information about you other than the following:

Information we receive from you, or from your attorney, or other representatives on applications or other forms;

Information about your transactions with us, our affiliates and/or our agents.

In addition, we may collect other nonpublic personal information about you from individuals and companies other than those proposed for coverage.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you.

II. Information we may disclose to third parties:

In the course of our general business practices, we may disclose that information that we collect (as described above) about you or others without your permission to the following types of institutions for the reasons described:

To a third party such as a surveying, real estate tax research or municipal data firm if the disclosure will enable that party to perform a business, professional or insurance function for us;

To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction;

To an insurance institution, agent, or credit reporting agency for either this Company or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you;

To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities;

The disclosures described above are permitted by law.

ATTACHMENT B - PRIVACY NOTICE (CONTINUED)

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH AFFILIATES OR NON-AFFILIATED THIRD PARTIES FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

III. Your right to access and amend your personal information:

You have the right to request access to the personal information that we retain or record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the right to request corrections, amendments or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information from the Agent: You should submit your written request including the specified information to the address stated above. To correct, amend, or delete any of your information: You should submit a request in writing to the address referenced, directly above. The request should include your name, address, policy number, the specified information in dispute, and the identity of the document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal which you will have the opportunity to challenge.

IV. Our practice regarding information confidentiality and security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information.

V. Our policy regarding dispute resolution:

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

VI. Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interests, Agent reserves the right to transfer your information (including but not limited to your address, name, age, sex, zip code, state and county of residency and other information, that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be a successor in interest of Agent with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.