BORROWER WELCOME PACKET

Refinance information and closing instructions

Thank you for choosing Community Title, LLC to assist with the refinance of your property. Our closing team is here to guide you through the process and help you prepare for a smooth closing.

Please complete the following information as soon as possible so we can prepare your closing documents, obtain any necessary payoffs and coordinate signing arrangements. Incomplete information may delay closing.

YOUR CLOSING CONTACTS

Virginia McCormac | Virginia@communitytitlefl.com

Lizete Raiford | Lizete@communitytitlefl.com

Community Title Office: (352) 331-0817

IDENTIFICATION AT CLOSING

Bring current, unexpired government-issued photo identification acceptable to the notary and closing agent. Tell your processor in advance about name differences, trust or entity ownership, or use of a power of attorney.

PROTECTING YOUR FUNDS

Do not enter bank account numbers in this form. Call Community Title at (352) 331-0817 to provide your account number if needed and verify disbursement instructions.

Save the completed PDF and contact your assigned closing processor for approved secure delivery instructions. Do not send confidential information by ordinary email. Print and sign the acknowledgment and any applicable payoff authorization, or use an approved electronic-signature process.

COMMUNITY TITLE, LLC

BORROWER INFORMATION SHEET

Property and refinance information

Assigned closing processor

Property address

Community Title file number (if known)

Expected closing date (MM/DD/YYYY)

New lender / mortgage company

Loan officer name

Loan officer phone

Loan officer email

Type of refinance

- ○ Rate and term
- ○ Cash-out
- ○ Not sure

Property occupancy

- ○ Primary residence
- ○ Second home
- ○ Investment property

Homeowners insurance company / agent

Insurance agent phone or email

COMMUNITY TITLE, LLC

BORROWER INFORMATION

Identification and contact details

Use your legal name as shown on photo identification. Do not enter a full Social Security number. Include any spouse who is not on title.

BORROWER 1

Full legal name

Preferred phone

Email address

Marital status

Spouse name (if applicable)

Last four digits of SSN or EIN only

BORROWER 2 (IF APPLICABLE)

Full legal name

Preferred phone

Email address

Marital status

Spouse name (if applicable)

Last four digits of SSN or EIN only

COMMUNITY TITLE, LLC

MAILING ADDRESS AND OWNERSHIP

Changes in ownership and signing requirements are subject to lender and title review.

Mailing address (street, city, state, ZIP)

Borrower 2 mailing address, if different

Current owner names as shown on deed

Will any owners be added or removed?

○ Yes ○ No ○ Not sure

Requested changes or trust / entity information

Other owner or non-borrowing spouse details

COMMUNITY TITLE, LLC

EXISTING MORTGAGES AND PAYOFFS

Are there any existing mortgages or HELOCs to be paid off at closing?

○ Yes ○ No

If yes, provide loan information and complete the separate Third-Party Payoff Authorization included in this packet for each loan. Make additional copies if needed.

EXISTING LOAN 1

Existing lender / loan servicer

Full mortgage / HELOC loan number

Estimated payoff / lender phone

EXISTING LOAN 2 (IF APPLICABLE)

Existing lender / loan servicer

Full mortgage / HELOC loan number

Estimated payoff / lender phone

Other liens or judgments (if known)

COMMUNITY TITLE, LLC

CLOSING ARRANGEMENTS AND FUNDS

Is the property subject to an HOA or condominium association?

○ Yes ○ No ○ Not sure

Association / management company contact

Preferred signing arrangements

○ Community Title office ○ Mobile / out-of-area closing ○ Other / unsure

Where will you be located at closing?

Special scheduling needs or other instructions

CLOSING FUNDS AND CASH-OUT PROCEEDS

Never send funds based solely on emailed instructions. Call Community Title at (352) 331-0817 to verify wiring or disbursement instructions. Do not enter bank account numbers in this form.

If funds are due from you, how do you expect to pay?

○ Wire transfer ○ Cashier's check (if approved) ○ Not applicable / unsure

If cash-out proceeds are due to you, how would you prefer to receive them?

○ Wire transfer ○ Check ○ Not applicable / unsure

COMMUNITY TITLE, LLC

THIRD-PARTY PAYOFF AUTHORIZATION

Refinance transaction - complete one copy per loan

Property address

Community Title file number (if known)

Lender / loan servicer

Full loan number

I/We authorize Community Title, LLC, and its employees acting on its behalf, to request and receive from the lender or loan servicer identified above a written payoff statement and related information necessary to determine and satisfy the identified loan in connection with the refinancing of the property, including the outstanding balance, interest, per diem, fees, payoff validity date and payoff delivery instructions. I/We authorize the lender or servicer to disclose this information to Community Title, LLC. This authorization is limited to obtaining and verifying payoff information for this transaction; it does not authorize Community Title to borrow funds, withdraw funds, modify the loan or close a line of credit. It expires upon completion or cancellation of the closing, or earlier upon written revocation, subject to actions already taken in reliance on it.

Enter the actual borrowers on this loan, even if different from the current refinance applicants. All borrowers required by the lender should sign.

Borrower 1

Printed legal name

Signature

Date

Borrower 2 (if applicable)

Printed legal name

Signature

Date

Please return the payoff statement to Community Title through a verified secure channel. Contact our office to confirm delivery instructions.

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.

PRIVACY NOTICE - CONTINUED

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.

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.

COMMUNITY TITLE, LLC

PRIVACY NOTICE ACKNOWLEDGMENT

Each participating borrower must personally acknowledge the Privacy Notice. Signature lines are provided for handwritten signatures after printing or for use with an approved electronic-signature process. A typed name is not by itself a verified electronic signature.

BORROWER 1

☐ I acknowledge that I have received, read and understand the Privacy Notice.

Borrower 1

Printed legal name

Signature

Date

BORROWER 2 (IF APPLICABLE)

☐ I acknowledge that I have received, read and understand the Privacy Notice.

Borrower 2 (if applicable)

Printed legal name

Signature

Date

For more than two borrowers, contact your closing processor for separate acknowledgments. Return the completed packet through an approved secure method.