

DATE: [Current Date]

TO: [Settlement Agent/Title Company Name]

ATTN: [Escrow Officer Name]

ADDRESS: [Agent Address]

RE: LENDER CLOSING INSTRUCTIONS

Borrower(s): [Borrower Names]

Property Address: [Property Address]

Loan Number: [Loan Number]

Loan Amount: \$[Amount]

To Whom It May Concern,

These instructions are provided to govern the closing of the above-referenced loan. By accepting the loan documents and/or the loan funds, you agree to comply with the following requirements:

1. DOCUMENT EXECUTION

All documents must be executed exactly as the names appear on the signature lines. All signatures must be witnessed and/or notarized where required by law.

2. TITLE INSURANCE

Provide an ALTA Lender's Policy of Title Insurance in the amount of the loan, ensuring the mortgage/deed of trust is a valid first lien against the property. List all applicable endorsements as requested in the commitment.

3. DISBURSEMENT OF FUNDS

Do not disburse any funds until all "Prior to Funding" conditions listed in the closing package have been satisfied. You are authorized to record the security instrument only when you are in a position to disburse funds in accordance with the final Closing Disclosure.

4. RECORDING

Immediately following the closing, record the Mortgage/Deed of Trust and any necessary Assignments in the appropriate county records.

5. RETURN OF DOCUMENTS

The fully executed closing package must be returned to the Lender at the address below within 24 hours of closing:

[Lender Return Address]

6. SPECIAL INSTRUCTIONS

[Insert any specific requirements such as tax escrows, repairs, or power of attorney approvals here].

If you are unable to comply with any of these instructions, do not proceed with the closing and contact the Lender's Closing Department immediately at [Phone Number].

Sincerely,

[Lender Representative Name]

[Lender Name]