



# **Check Please!**

## **Checklists, Forms & Communication**

Presented by

LEGAL EDUCATION DEPARTMENT  
of  
Attorneys' Title Fund Services, Inc.

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These materials are for educational use in Fund seminars. They should not be relied on without first considering the law and facts of a matter. Legal documents for others can only be prepared by an attorney after consultation with the client.






# Check Please!

## Checklists, Forms & Communications

Linda Monaco, B.C.S., Legal Education Attorney

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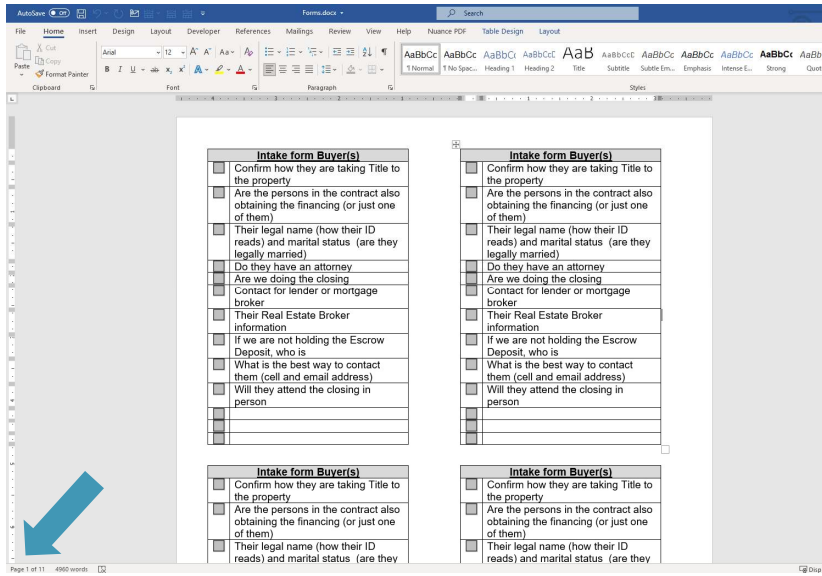
### Handouts

1. Check Please 2022 PPT – PowerPoint (PDF)
2. Forms (Word) 
3. Communications (letters) (Word) 
4. Checklist (Word) 
5. RTP – Ready To Print PDF(Avery 5168)



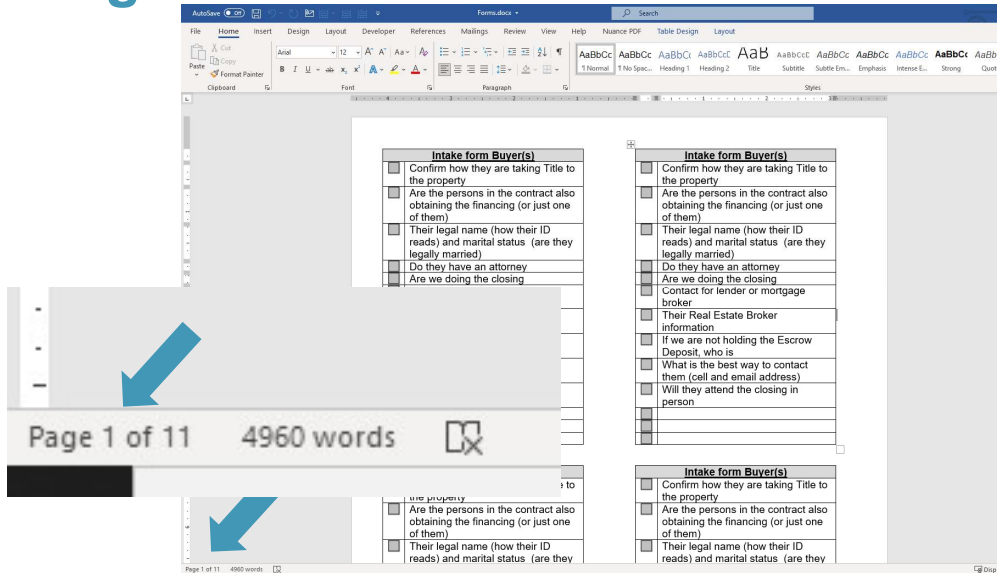
3

# Page Numbers in Word



4

# Page Numbers in Word



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## Typical Closing Paperwork



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## Typical Closing Paperwork



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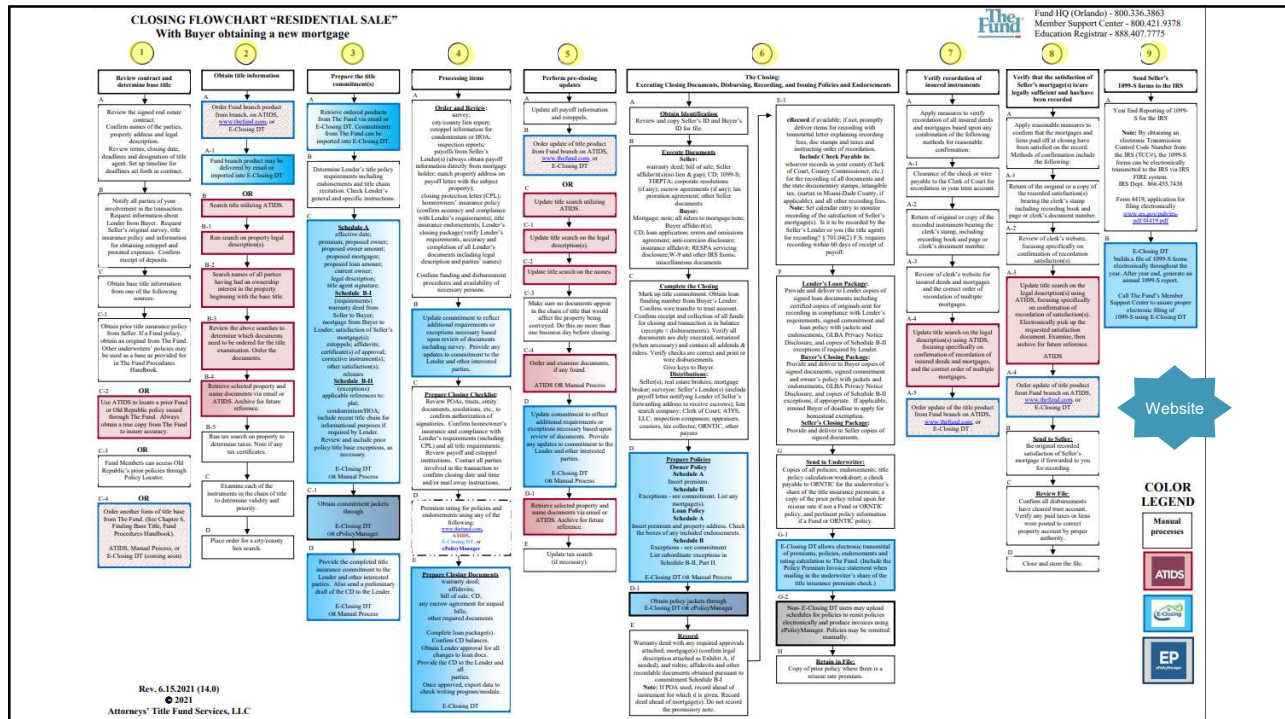
# Organization

- Forms
  - Checklist
  - Communications
- Disclaimer:

These materials are for educational use in Fund Seminars. They should not be relied on without first considering the law and facts of a matter. Legal documents for others can only be prepared by an attorney after consultation with the client. These materials are intended to be modified to suit your office's best practices and are not a complete set of all items required for a closing.



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## Welcome

**Webinar: Check Please!**  
Join us **Tuesday, March 15 (12:00 PM - 1:00 PM)** Check Please! is a review of data collection forms, checklists and communications for use in a real estate transaction. New, dynamic forms and checklists will be presented with suggested use of each. [Register Now!](#)

### Education Highlights

**FEATURED**

**Vendor Marketplace Spotlight**  
Looking for banking or funds-management solutions for your transactional practice? Learn how Fifth Third Bank and Payments.io could help. Visit the [Vendor Marketplace](#).

## Vendor Marketplace SPOTLIGHT

[Learn More](#)

### Launch Center

**EC2T** E-ClosingDT [Launch](#)

**WEB** ATIDS [Launch](#)

**CPL** Closing Instructions Letters [Launch](#)

**EP** Policy Manager [Launch](#) New Policy Payment

**TITLE NOTES** SCC/APM [Launch](#)

**ORDER BRANCH PRODUCTS** Assisted Customer [Launch](#)

**PRODUCT ORDERING** New! Get started [Launch](#)

**THE FUND CONCEPT** [Launch](#)

**FUND PROCEDURES HANDBOOK** [Launch](#)

**RATING WORKSHEETS** [Launch](#)

**FUND PARADIGMS ONLINE** [Launch](#)

**GENERAL COUNSEL BLOG** [Launch](#)

**ON-DEMAND TRAINING LIBRARY** [Launch](#)

**FUND SHOP** [Launch](#)

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## Our Newest Resources

**CONNECTOR by The Fund**

Boost your firm's social media presence and connect with important audiences in no time at all. Search the massive content library by category, topic or target. Share directly to your social media accounts now or later. **Engage realtors, lenders, buyers, sellers with content they care about.**

[Get Started](#)

**Vendor Marketplace**

Your Purchasing Decisions Just Got Easier. This online directory makes it easy and convenient to connect with a select group of trusted vendors who stand ready to **provide the top-notch customer service you expect and deserve.**

[Learn More](#)

**The Fund Real Estate Forum**

**The Fund's Real Estate Forum is for you!** Interested in the kinds of issues Fund Members across the state are dealing with... or have a question to pose to a group of Fund Members? **This incredible resource is FREE to join too.**

[Get Started](#)

## Explore The Fund's Resources

**General Counsel Blog**

Your source for important updates and recent changes that are impacting the Real Estate industry in Florida.

**Information**

**Title Now Podcast**

Melissa Jay Murphy hosts a podcast with in depth discussions including special guests, engaging conversation and different perspectives on the Real Estate Industry in Florida.


**Helpful Links**

For your convenience, we provide these links so you can access commonly requested information.


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**Get More Done**




**Forms**  
2006 ALTA Forms Schedules & Endorsements available for download and ordering online.




**Paradigms, Charts and Other Tools**  
Designed to assist you with the analysis of specific title complications as well as guidance on how to deal with challenging issues.




**Mortgage Foreclosure Checklist**  
Use this checklist to help you prepare for a foreclosure.




**Closing Flowcharts**  
Use these flowcharts to help organize and execute your real estate closings.




**Worksheets**  
Rating spreadsheets to help you calculate promulgated rates and Fund remittances.




**Calculators by The Fund**  
Power Up Your Practice! Take advantage of our Real Estate Calculators designed to make estimating your premium transactions and closing costs easier and more efficient.




**Mortgage Release Certificate**  
A combination Appointment and Mortgage Release Certificate for your use based on section 701.041 of the Florida Statutes.



**Fund App**  
Take the power of The Fund with you everywhere in one easy and convenient to use format. Access powerful features for popular Fund tools.



**Fund Shop**  
A convenient, one-stop shopping resource where you can order digital, printed, downloadable materials and resources to build your brand and share with clients.



**Print Shop**  
Order your firm's stationery from us and we'll provide you with the same quick service & quality products that you've come to know and trust from The Fund.

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# Contract

- Review
- Confirm involvement
- Contact parties

1

```

graph TD
    1((1)) --> A[Review contract and determine base title]
    A --> B[Review the signed real estate contract. Confirm names of the parties, property address and legal description. Review terms, closing date, deadlines and designation of title agent. Set up timeline for deadlines set forth in contract.]
    B --> C[Notify all parties of your involvement in the transaction. Request information about Lender from Buyer. Request Seller's original survey, title insurance policy and information for obtaining estoppel and prorated expenses. Confirm receipt of deposits.]
    C --> D[Obtain base title information from one of the following sources:]
        
```

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# Intake Form

Intake form Buyers	
<input type="checkbox"/>	Confirm how they are taking Title to the property
<input type="checkbox"/>	Are the persons in the contract also obtaining the financing (or just one of them)
<input type="checkbox"/>	Their legal name (how their ID reads) and marital status (are they legally married)
<input type="checkbox"/>	Do they have an attorney
<input type="checkbox"/>	Are we doing the closing
<input type="checkbox"/>	Contact for lender or mortgage broker
<input type="checkbox"/>	Their Real Estate Broker information
<input type="checkbox"/>	If we are not holding the Escrow Deposit, who is
<input type="checkbox"/>	What is the best way to contact them (cell and email address)
<input type="checkbox"/>	Will they attend the closing in person
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

Intake form Seller	
<input type="checkbox"/>	Do they have an attorney
<input type="checkbox"/>	Prior Owner's Policy
<input type="checkbox"/>	Survey
<input type="checkbox"/>	If they have a mortgage on the property, phone number, loan number, and social security number so we can obtain payoff information
<input type="checkbox"/>	If there is an HOA or Condominium, the phone number for the management company and account number
<input type="checkbox"/>	Their Real Estate Broker information
<input type="checkbox"/>	Confirm the seller have Social Security, and this is not a FIRPTA
<input type="checkbox"/>	What is the best way to contact them (cell and email address)
<input type="checkbox"/>	Will they attend the closing in person
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	



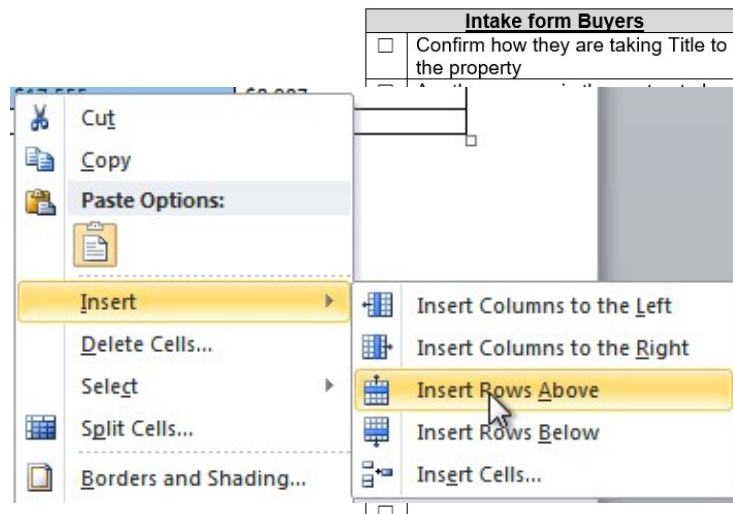
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# About Handouts

- Word
- Tables (right click)
  - Add or merge
    - Columns
    - Rows
    - Cells



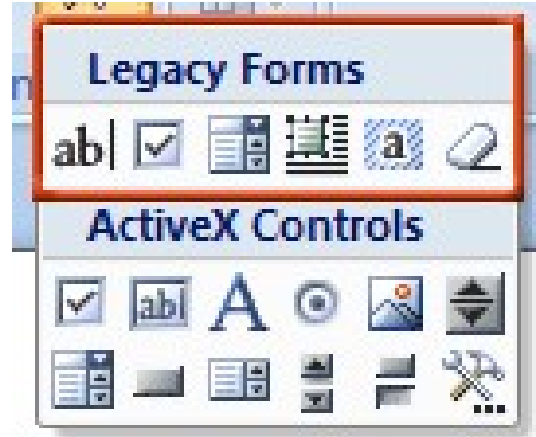
15



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## About Handouts

- Legacy Tools
  - Older versions of Word



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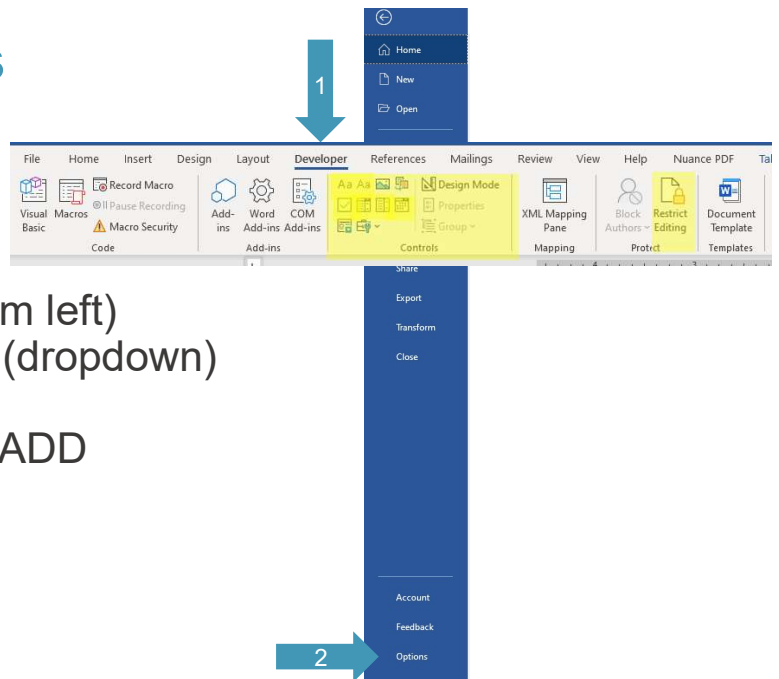
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## About Handouts

- Developer controls

- File

Options (at bottom left)  
 Custom Ribbon (dropdown)  
 Main Tab  
 Developer - ADD



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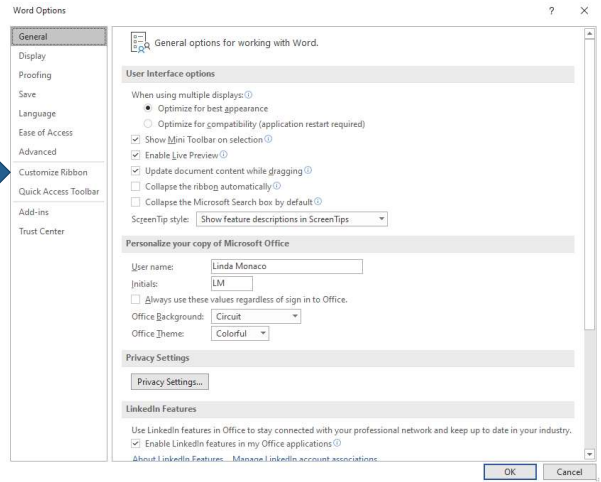


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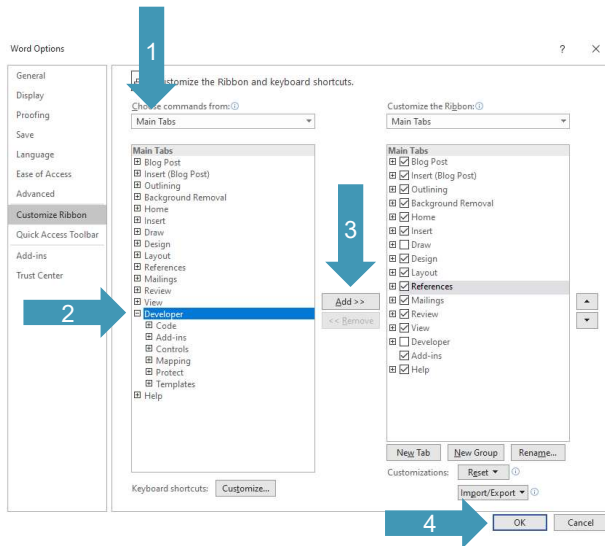


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Options (at bottom left)  
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(dropdown)  
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Developer - ADD



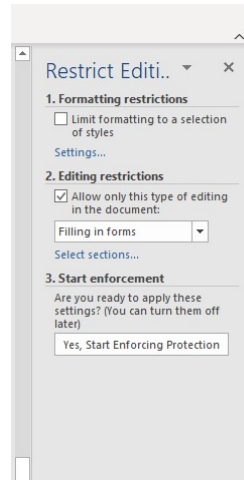
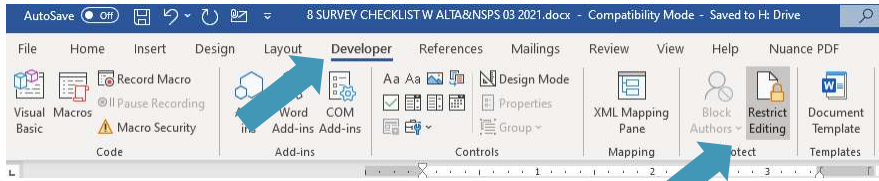
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# About Handouts - Locking

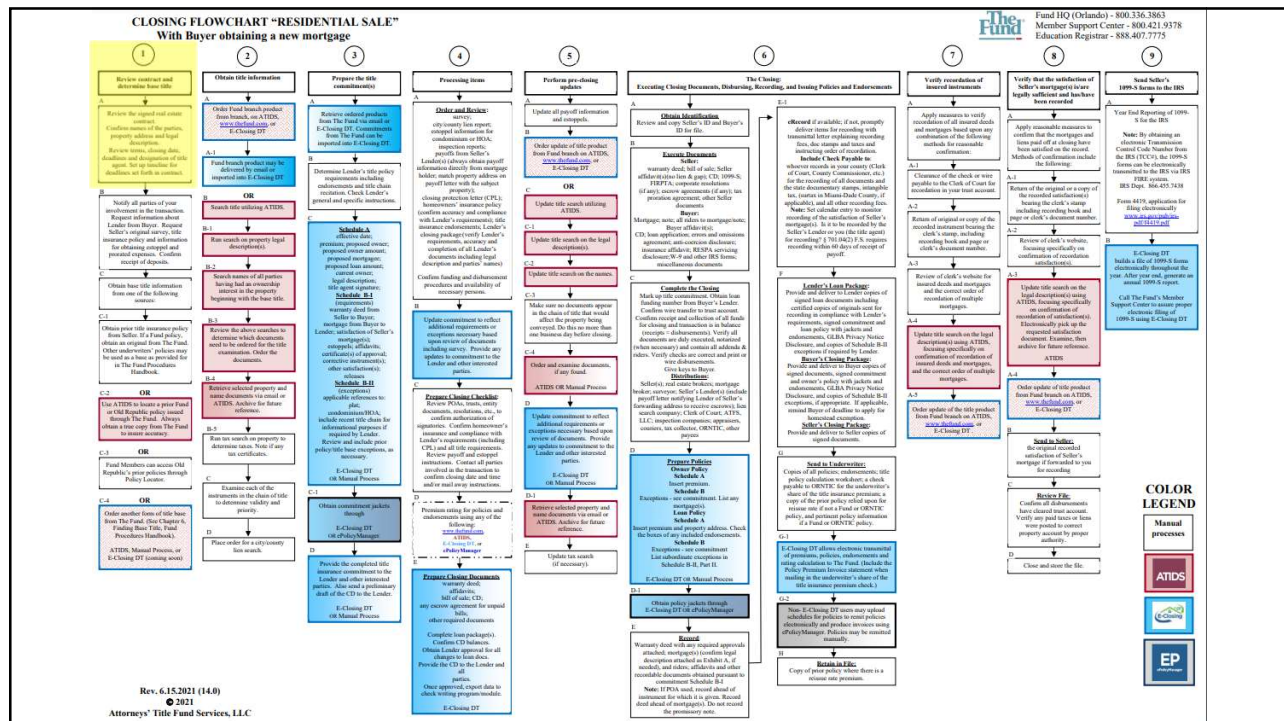
- Check boxes will not work unless document is locked
- Need to unlock to change document



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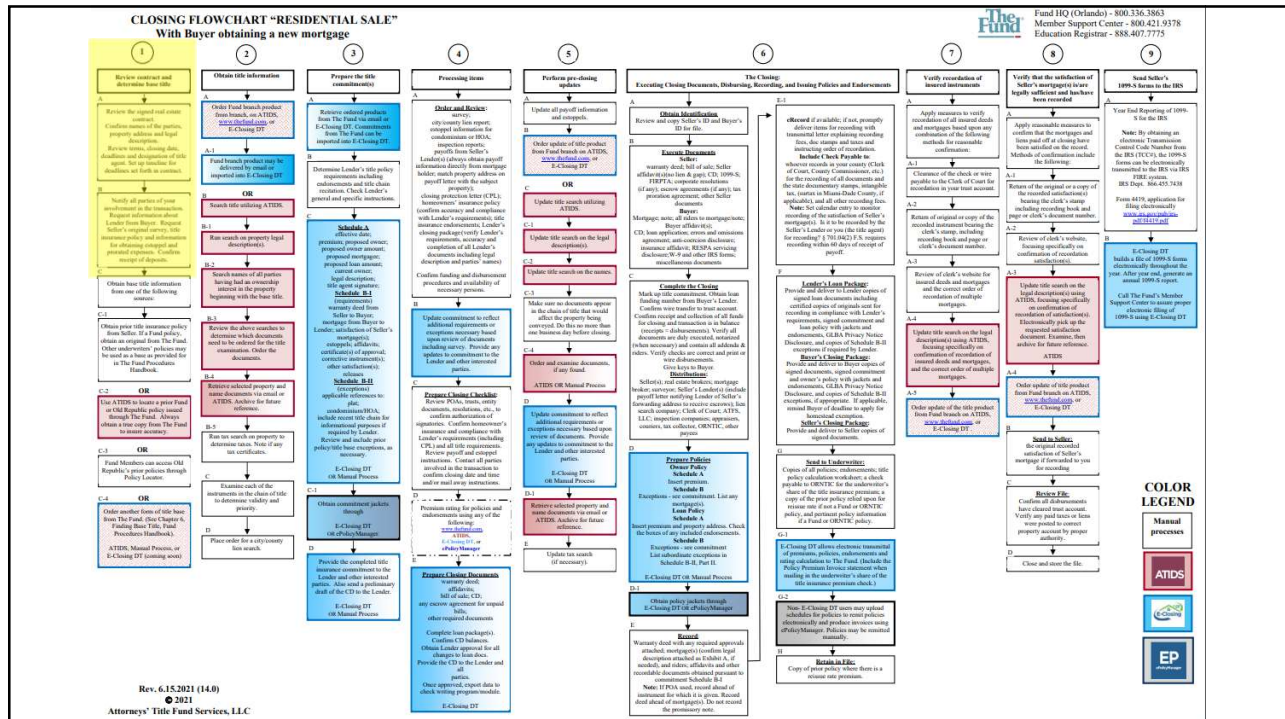


CLOSING INFORMATION	
Date File Opened: <a href="#">Click or tap to enter a date.</a>	File: <a href="#">Click or tap here to enter text.</a>
Property Address: <a href="#">Click or tap here to enter text.</a>	
CONTRACT INFORMATION	
Purchase price: <a href="#">Click or tap here to enter text.</a>	Deposit amount: <a href="#">Click or tap here to enter text.</a>
Deposit held by: <a href="#">Click or tap here to enter text.</a>	Amount withheld: <a href="#">Click or tap here to enter text.</a>
Confirmed how taking title: <a href="#">Click or tap here to enter text.</a>	
BUYERS' / BORROWERS' INFORMATION	
Legal name: <a href="#">Click or tap here to enter text.</a>	SSN/EIN #: <a href="#">Click or tap here to enter text.</a>
Legal name: <a href="#">Click or tap here to enter text.</a>	SSN/EIN #: <a href="#">Click or tap here to enter text.</a>
Mailing address: <a href="#">Click or tap here to enter text.</a>	
Cell: <a href="#">Click or tap here to enter text.</a>	Home: <a href="#">Click or tap here to enter text.</a>
Attorney: <a href="#">Click or tap here to enter text.</a>	Paralegal: <a href="#">Click or tap here to enter text.</a>
Phone: <a href="#">Click or tap here to enter text.</a>	Fax: <a href="#">Click or tap here to enter text.</a>
Other: <a href="#">Click or tap here to enter text.</a>	
Attending closing in person?: <a href="#">Click or tap here to enter text.</a>	Cash to close wire?: <a href="#">Click or tap here to enter text.</a>
<b>FRAUD WARNING</b>	
INSURANCE INFORMATION	
Master policy (Condo/Co-Op): <a href="#">Click or tap here to enter text.</a>	
Agent: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
Hazard policy: <a href="#">Click or tap here to enter text.</a>	
Agent: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
Wind policy: <a href="#">Click or tap here to enter text.</a>	
Agent: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
Flood policy: <a href="#">Click or tap here to enter text.</a>	
Agent: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
FINANCING INFORMATION	
1 <sup>st</sup> Lender: <a href="#">Click or tap here to enter text.</a>	
Loan amount: <a href="#">Click or tap here to enter text.</a>	Loan number: <a href="#">Click or tap here to enter text.</a>
Contact person: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
2 <sup>nd</sup> Lender: <a href="#">Click or tap here to enter text.</a>	
Loan amount: <a href="#">Click or tap here to enter text.</a>	Loan number: <a href="#">Click or tap here to enter text.</a>
Contact person: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
Mortgage Broker: <a href="#">Click or tap here to enter text.</a>	
Contact person: <a href="#">Click or tap here to enter text.</a>	
Address: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>

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OUTSTANDING MORTGAGES	
1 <sup>st</sup> mortgage: <a href="#">Click or tap here to enter text.</a>	
Mailing Address: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
Wire verification: <a href="#">Click or tap here to enter text.</a>	
2 <sup>nd</sup> mortgage: <a href="#">Click or tap here to enter text.</a>	
Mailing address: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
Account number: <a href="#">Click or tap here to enter text.</a>	Wire verification: <a href="#">Click or tap here to enter text.</a>
CONDOMINIUM/HOMEOWNER'S ASSOCIATION & MAINTENANCE	
1 <sup>st</sup> Association name: <a href="#">Click or tap here to enter text.</a>	
Maintenance Company: <a href="#">Click or tap here to enter text.</a>	Contact: <a href="#">Click or tap here to enter text.</a>
Address: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
2 <sup>nd</sup> Association name: <a href="#">Click or tap here to enter text.</a>	
Maintenance Company: <a href="#">Click or tap here to enter text.</a>	Contact: <a href="#">Click or tap here to enter text.</a>
Address: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
3 <sup>rd</sup> Association name: <a href="#">Click or tap here to enter text.</a>	
Maintenance Company: <a href="#">Click or tap here to enter text.</a>	Contact: <a href="#">Click or tap here to enter text.</a>
Address: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
SELLERS' INFORMATION	
Legal name: <a href="#">Click or tap here to enter text.</a>	SSN/EIN #: <a href="#">Click or tap here to enter text.</a>
Legal name: <a href="#">Click or tap here to enter text.</a>	SSN/EIN #: <a href="#">Click or tap here to enter text.</a>
Legal name: <a href="#">Click or tap here to enter text.</a>	SSN/EIN #: <a href="#">Click or tap here to enter text.</a>
Forwarding address: <a href="#">Click or tap here to enter text.</a>	
Cell: <a href="#">Click or tap here to enter text.</a>	Home: <a href="#">Click or tap here to enter text.</a>
Attorney: <a href="#">Click or tap here to enter text.</a>	Paralegal: <a href="#">Click or tap here to enter text.</a>
Phone: <a href="#">Click or tap here to enter text.</a>	Fax: <a href="#">Click or tap here to enter text.</a>
Other: <a href="#">Click or tap here to enter text.</a>	
Attend closing in person?: <a href="#">Click or tap here to enter text.</a>	How to receive proceeds?: <a href="#">Click or tap here to enter text.</a>
<b>NO CHANGES</b>	
REAL ESTATE AGENT INFORMATION	
(S) Listing Broker: <a href="#">Click or tap here to enter text.</a>	License no.: <a href="#">Click or tap here to enter text.</a>
Agent: <a href="#">Click or tap here to enter text.</a>	License no.: <a href="#">Click or tap here to enter text.</a>
Address: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
Other: <a href="#">Click or tap here to enter text.</a>	Commission: <a href="#">Click or tap here to enter text.</a>
Processing fee: <a href="#">Click or tap here to enter text.</a>	<input type="checkbox"/> Buyer <input type="checkbox"/> Seller
(B) Selling Broker: <a href="#">Click or tap here to enter text.</a>	License no.: <a href="#">Click or tap here to enter text.</a>
Agent: <a href="#">Click or tap here to enter text.</a>	License no.: <a href="#">Click or tap here to enter text.</a>
Address: <a href="#">Click or tap here to enter text.</a>	
Phone: <a href="#">Click or tap here to enter text.</a>	Email: <a href="#">Click or tap here to enter text.</a>
Other: <a href="#">Click or tap here to enter text.</a>	Commission: <a href="#">Click or tap here to enter text.</a>
Processing fee: <a href="#">Click or tap here to enter text.</a>	<input type="checkbox"/> Buyer <input type="checkbox"/> Seller

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# Introductory Letters

- Representation
- Non-representation
- For both
  - Charges
  - What is included
  - What is not included
    - Additional charges for necessary items (FIRPTA)



# Non-Representation Letter

- Establishes no representation
- Establishes settlement fee &
  - What is included in the fee
- Allows for collection of upfront costs

### ATTORNEY NON-REPRESENTATION STATEMENT

TO: Click or tap here to enter text. (the "Buyer"/(the "Seller")

FROM: **Your firm name**

RE: Click or tap here to enter text. (the "Property")

**Your firm name** ("The Firm") has agreed to act solely as settlement agent in this transaction, which means that The Firm does not represent any of the parties to the transaction.

As settlement agent, The Firm's duties are to:

1. Prepare the necessary documents that will consummate the transaction as contemplated by the contract.
2. Ensure that applicable settlement documents are properly executed.
3. Ensure that costs and expenses are allocated between the parties pursuant to the terms of the contract.
4. Arrange for the payment and disbursement of closing proceeds and costs;
5. Arrange for the recording of appropriate documents in the public records;
6. Arrange for the issuance of the title insurance commitment and policy(ies); and
7. Overnight executed lender's documents to lender.

Our fees and costs payable are as follows:

**Settlement Agent Fees:** \$ Click or tap here to enter text.

Our Settlement Agent Fees include up to two overnight packages and up to three electronic recorded legal documents. Additional overnight packages and electronic recording will be charged at their actual cost.

The Settlement Agent Fee does not include third-party charges and expenses such as: title search fee, municipal lien search fee, recording fees, documentary stamps, intangible taxes, title insurance premiums and other third-party costs and expenses associated with the closing. We expect to advance on your behalf certain of these third-party costs; accordingly, we request payment of a cost deposit in the amount of \$ \_\_\_\_\_. This deposit will be credited to you on the final closing statement with any unused amounts to be refunded to you.

Please keep us informed of your progress in obtaining a mortgage loan commitment. Your contract contains several deadlines and time limitations. You must remain vigilant as to all time limitations.

By executing below you acknowledge that: (i) you have read and understand all of the documents executed by you on behalf of the Buyer/Seller; (ii) you understand that The Firm does not represent the Buyer/Seller in any aspect of this transaction, and (iii) you have had the opportunity to employ counsel of your choice in connection with this transaction.

Dated: Click or tap to enter a date.

ACKNOWLEDGED:

By: \_\_\_\_\_ By: \_\_\_\_\_  
Printed: Click or tap here to enter text. Printed: Click or tap here to enter text.



# Fraud Warnings!

- Wire fraud contact information
- Checklist to give out
- In 2020
  - \$4.2B lost in cybercrime, of which
  - \$1.9B BEC

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Your firm name & address

<b>File:</b> Click or tap here to enter text.
<b>Address:</b> Click or tap here to enter text.
<b>Closing date:</b> Click or tap to enter a date.
<b>Closer:</b> Click or tap here to enter text.

Contact Information

**DO NOT WIRE ANY MONEY WITHOUT FIRST CALLING OUR CONTACT INFORMATION BELOW.**

The settlement industry is experiencing a significant increase in cyber-attacks aimed at stealing closing funds.

Criminals have figured out that closing agents handle millions of dollars on a daily basis, so YOU have become the newest target for cyber fraud. Criminals are monitoring emails and have been successful in intercepting emails and using that information to attempt to have you wire them money. For that reason, **WE WILL NOT EMAIL WIRE INSTRUCTIONS TO YOU.** If you receive directions for wiring funds, call us at the number below to verify.

Your firm name & phone number  
Contact person at your firm

We also need your contact information to verify with whom we are talking. Please fill in the information, sign and return to our office by fax your fax number or mail your firm address. Do not send it by email.

<b>Name #1:</b> Click or tap here to enter text.	<b>Phone:</b> Click or tap here to enter text.
<b>How are you involved in the transaction? (buyer, seller agent, etc.):</b> Choose an item.	
<b>Name #2:</b> Click or tap here to enter text.	<b>Phone:</b> Click or tap here to enter text.
<b>How are you involved in the transaction? (buyer, seller agent, etc.):</b> Choose an item.	
<b>Name #3:</b> Click or tap here to enter text.	<b>Phone:</b> Click or tap here to enter text.
<b>How are you involved in the transaction? (buyer, seller agent, etc.):</b> Choose an item.	
<b>Name #4:</b> Click or tap here to enter text.	<b>Phone:</b> Click or tap here to enter text.
<b>How are you involved in the transaction? (buyer, seller agent, etc.):</b> Choose an item.	

By signing below, I acknowledge that I have read and understand this information.

<b>Name #1:</b>	<b>Date:</b> Click or tap to enter a date.
<b>Name #2:</b>	<b>Date:</b> Click or tap to enter a date.
<b>Name #3:</b>	<b>Date:</b> Click or tap to enter a date.
<b>Name #4:</b>	<b>Date:</b> Click or tap to enter a date.

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## Buyer's Fraud CHECKLIST

### Begin the Transaction Securely

- Establish at least one trusted phone number for your real estate agent and settlement agent soon after your sales contract is signed.
- **Real estate agents** – phone numbers are often on the contract or listing agreement. You can also trust the brokerage's website or telephone directory.
- **Settlement agent** – you may get a letter or some other "opening" correspondence from the settlement agent. If you visit in person, pick up a business card. You can also trust the settlement agent's website or telephone directory. If your settlement agent is an attorney, their information can be obtained at [www.flabar.org](http://www.flabar.org).
- Use a more "secure" e any correspondence. Consider using your v because there are get and security protocol internet-based accou and Gmail.
- Do not send any pers information via email, social security numbe documents. If you we information on Faceb in your email!
- Verify any changes to agent's contact info instructions either i trusted phone numbe beginning of the tran

### End the Transaction Securely

- If you receive an email changing the timing and/or amounts to be wired to the settlement agent, verify using a trusted phone number or in person.
- Watch out for instructions marked "urgent" or giving a tight deadline (e.g. close of business today). Fraudsters want to create a sense of urgency to get you to act without thinking.
- Watch out for offers from the seller or their real estate agent that are "too good to be true." For example, if you are negotiating a repair escrow or credit at closing and receive an offer agreeing to resolution for significantly less money if they are paid the balance "today, by wire transfer," contact your real estate agent or attorney to verify the legitimacy of the offer.
- Never use the phone in an email to verify tl contained in the email often use pre-paid ce in these emails and th the phone when you i continuing the fraud.
- Be alert for slightly di addresses from anyor the transaction, for e [john-doe@bigbank.cc](mailto:john-doe@bigbank.cc) [john-doe@bigbank@gn](mailto:john-doe@bigbank@gn)
- If you are unable to v agent's wire instructi phone number or in p can verify to wire fun

## Closer's Fraud CHECKLIST

### Begin the Transaction Securely

- During your first interaction with each party to the transaction, establish at least one trusted phone number to use for contacting the person throughout the transaction. Consider at least one of the following methods:
  - Asking for the information in an engagement letter or intake form.
  - Using the contact information listed in the sales contract.
  - Asking for the information at an in-person meeting or during an incoming phone call.
- DO NOT rely on telephone numbers solely provided via email. If in doubt, ask the party's real estate agent what phone number they use to contact the party directly.

### End the Transaction Securely

- Review payoff and other wiring instructions slowly and carefully for inconsistencies.
- Obtain this information well in advance of closing to give yourself time to review and verify.
- Verify wiring instructions using the trusted phone numbers or in person.
- This includes payoffs to lenders or other creditors, real estate and mortgage brokers, as well as the sellers.
- Verify using a trusted phone number or in person if an email changes the timing and/or amounts to be wired.
- Alert buyer, seller and real est in writing that they could be ti email fraud.
  - Include in engagement or c (e.g., underneath the signa and other correspondence
- Inform parties they must verify changes to contact info into disbursement or wiring instruc in person or via the trusted ph given at the beginning of the t
- Inform all parties to not send i information via email, includin security numbers, identificatio and bank account information
- Do not email wiring instructio them via U.S. Mail or give them phone.
- If wiring instructions or other i instruction changes are email use the trusted phone number
- Inform the parties to the trans no monies will be disbursd u instructions are confirmed ove
- Watch out for instructions mai or giving a tight deadline (e.g. business today). Fraudsters w abandoning your verification rou putting time pressures on you
- Be alert for slightly different email addresses: [john-doe@bigbank.com](mailto:john-doe@bigbank.com) vs. [john-doe@bigbank@gmail.com](mailto:john-doe@bigbank@gmail.com)
- If you are unable to verify dist instructions via a trusted phor wait until you can verify to wir write a check

## Seller's Fraud CHECKLIST

### Begin the Transaction Securely

- Establish at least one trusted phone number for your real estate agent and settlement agent soon after your sales contract is signed.
- **Real estate agents** – phone numbers are often on the contract or listing agreement. You can also trust the brokerage's website or telephone directory.
- **Settlement agent** – you may get a letter or some other "opening" correspondence from the settlement agent. If you visit in person, pick up a business card. You can also trust the settlement agent's website or telephone directory. If your settlement agent is an attorney, their information can be obtained at [www.flabar.org](http://www.flabar.org).
- Use a more "secure" email address for any correspondence about the transaction. Consider using your work email address because there are generally more firewalls and security protocols. Avoid free, internet-based accounts like Yahoo and Gmail.
- Do not send any personal or private information via email, including your social security number and identification documents. If you wouldn't share the information on Facebook, don't put it in your email!
- Do not email your bank account wiring instructions. Instead, send them via U.S. Mail, give them over the phone, or take them in person to your real estate or settlement agent.
- If your wiring instructions change after you originally provide them, deliver the new instructions to your real estate or settlement agent in person.
- Learn about and understand the settlement agent's policy on disbursement. Many settlement agents require oral verification of wire instructions before disbursement.

### End the Transaction Securely

- Contact your bank to obtain your account's wire instructions well in advance of closing.
- Watch out for offers from the buyer or their real estate agent that are "too good to be true." For example, if you are negotiating a repair escrow or credit at closing and receive an offer agreeing to resolution for significantly less money if they are paid the balance "today, by wire transfer," contact your real estate agent or attorney to verify the legitimacy of the offer.
- Never use the phone number given in an email to verify the information contained in the email. Fraudsters often use pre-paid call phone numbers in these emails and then actually answer the phone when you call, thereby continuing the fraud.
- Be alert for slightly different email addresses from anyone connected with the transaction, for example: [john-doe@bigbank.com](mailto:john-doe@bigbank.com) vs. [john-doe@bigbank@gmail.com](mailto:john-doe@bigbank@gmail.com)
- Make sure you are available by phone or in person at closing to verify wire instructions.

Website

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The Fund | Home | Info Center | Software | Services | Education | Resources | Support | Contact Us | [ My Account (Inmon) | LOG OUT ]

## Welcome

**Webinar: Check Please!**  
 Join us **Tuesday, March 15 (12:00 PM - 1:00 PM)** Check Please! is a review of data collection forms, checklists and communications for use in a real estate transaction. New, dynamic forms and checklists will be presented with suggested use of each. [Register Now!](#)

**Education Highlights**  
**FEATURED**

**Vendor Marketplace Spotlight**  
 Looking for banking or funds-management solutions for your transactional practice? Learn how Fifth Third Bank and Payments.io could help. Visit the [Vendor Marketplace](#).

**Vendor Marketplace SPOTLIGHT** [Learn More](#)

### Launch Center

**ECDT** E-ClosingDT [Launch](#)  
**WEB** ATIDS [Launch](#)  
**CPL** Closing Instructions Letters [Launch](#)  
**EP** Policy Managers [Launch](#) New Policy Payment

**TITLE NOTES** SCC/APM [Launch](#)  
**ORDER BRANCH PRODUCTS** Also-TEC Customer [Launch](#)  
**PRODUCT ORDERING** New! Get started [Launch](#)  
**THE FUND CONCEPT** [Launch](#)  
**FUND PROCEDURES HANDBOOK** [Launch](#)  
**RATING WORKSHEETS** [Launch](#)  
**FUND PARADIGMS ONLINE** [Launch](#)  
**GENERAL COUNSEL BLOG** [Launch](#)  
**ON-DEMAND TRAINING LIBRARY** [Launch](#)  
**FUND SHOP** [Launch](#)

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## Information Center

Search the Information Cen

### What's New

**Digital Closings**

Real estate closings will change over the next 2-3 years and move in the direction of less paper and more technology.

The transition to digital closings will happen gradually as the various partners in the loan and settlement process identify ways in which the technology can increase efficiencies, reduce errors, and result in a better experience for everyone involved. [Learn about digital closings and how to get your practice ready.](#)

[Learn More](#)

**Software Integrations**

We are pleased to announce that over the past few months, we have been working closely with various 3rd party closing software companies to create direct and indirect integrations with Fund data sources.

You will be able to use your favorite closing software programs, and can access or import information such as orders, CPL's or jackets.

[Learn More](#)

### Explore by Topic

**General Counsel**

Your source for important updates and recent changes that are impacting the Real Estate industry in Florida.

**Latest News**  
[Fee Disclosure, E&O Limitations & Legal...](#)

**Information Security**

Learn how to protect you and your practice from cyber attacks and fraud, **because no one is immune.**

**Latest News**  
[Tips to Avoid Mortgage Payoff Fraud](#)

**CFPB**

New CFPB rules, regulations and industry updates including the Closing Disclosure Process.

**Latest News**  
[Views Fargo Settlement Agent Newsletter](#)  
[TILA-RESPA Integrated Disclosure FAQs...](#)

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## Information Center

Search the Information Cen

[Information Center](#) > [Information Security](#)

### Information Security

#### In 2020, 1/3 Of All Real Estate Transactions Were Targeted By Wire Fraud Scams.\*

**Think you're immune? Guess again.**

Florida ranks **second in the country for internet crimes**, according to the FBI's [2020 Internet Crime Report](#). The three most common crimes: business email compromise, phishing scams, and ransomware.

To help you protect your practice, your funds, your employees and everyone with whom you interact, we've pulled together these valuable tips, learning opportunities, links and updates. Feel free to download and share the 8 Cybersecurity Commandments flyer and the Information Security FAQs document.

\*Source: <https://blog.altalaw.org/2021/04/survey-title-professionals-targeted-for-wire-fraud-in-a-third-of-all-transactions.html>



#### Be Cyber Smart!

Our industry is a primary target of the fraudsters, exercising good cyber hygiene and diligence is a year-round requirement. These tips run the gamut, from articles on encrypted email, links to the FBI's Ic3 website, recorded webinars, and more.

[View Cyber Security Tips](#)


### Information Security Questions

Email questions to [legaled@thefund.com](mailto:legaled@thefund.com). If your question can help others, we'll add it to our information security FAQs page.

\* Name:

\* Email:

\* What's Your Question?:

I'm not a robot 

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[Escrow & Cyber Security: Protecting You & Your Clients](#)

[What Every Real Estate Attorney Needs to Know About Cyber Risk Insurance](#)

[Protecting Yourself Against Wire Fraud](#)

[Window to the Law: Cyberscams and the Real Estate Professional](#)

[Arm Your Clients Against Wire Fraud](#)

[How to Report Wire Fraud](#)

#### Glossary of Terms

[An alphabetical list of information security terms with their definitions.](#)

#### Fund Concept (Members Only)

[Spoofed Payoff Letters](#)

[Be On High Alert For Mortgage Payoff Fraud](#)

[Introduction to Email Encryption](#)

[You've Been Hacked - Now What? Responsibilities Under Florida's Information Protection Act and ALTA](#)

[Cyber and Privacy Insurance](#)

[Practical Tips for a Clean Desk Policy and Procedure Pillar 3 - Privacy & Information Security](#)

[ALTA Best Practice Pillar No. 3](#)

#### Additional Resources

[ALTA's Rapid Response Plan for Wire Fraud Incidents](#)

[Federal Financial Institutions Examination Council](#)

[Federal Bureau of Investigation](#)

[Federal Trade Commission - Start with Security: A Guide for Business](#)

[Lock Down Your Login](#)

[Choosing and Protecting Passwords](#)

[Avoiding Social Engineering and Phishing Attacks](#)

[Phishing Tip Card](#)

[Cyber Security Checklist for Buyer, Seller & Realtor Transactions](#)

[Sample Wire Fraud Warnings You Can Use](#)

[ALTA Outgoing Wire Fraud Checklist](#)

[How Wire Fraud Starts](#)

#### ALTA Best Practice

[Pillar No. 3](#)



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# Entity Fraud Prevention Checklist

## ENTITY FRAUD PREVENTION CHECKLIST

**File:** Click or tap here to enter text.  
**Address:** Click or tap here to enter text.  
**Closing date:** Click or tap to enter a date.  
**Closer:** Click or tap here to enter text.



- Confirm identity of parties to transaction
- Speak with parties individually regarding wiring procedure
- Critique transfers of property within the last 12 months (especially via QCD)
- Review Sunbiz for any entity transferor
  - Confirm identity of signatory
  - Confirm authority of signatory was/is good
  - Confirm that there have been no changes in principals of company within last 12 months
- Review all docs provided by parties (i.e. trusts, corporations/company documents)
  - Make sure docs signed properly
  - Confirm authority in documentation, question any successor authority carefully
  - Confirm dates of instruments being reviewed match up properly
- Confirm all outgoing wiring instructions verbally from known number or require a voided check (see wiring checklist)

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# FIRPTA

## Non-Foreign Certification by Individual Transferor (Seller's FIRPTA Affidavit)

**Transferor:** Click or tap here to enter text.  
**Transferee:** Click or tap here to enter text.  
**Property:** Click or tap here to enter text.  
**Closing Date:** Click or tap to enter a date.

Before me, the undersigned authority, personally appeared the person(s) named in paragraph 2(b) below who, after being duly sworn, stated as follows:

1. This certificate is to inform the transferee that withholding Federal Income Tax is not required, upon the sale of the following described real property:

Click or tap here to enter text.

2. The undersigned Transferor certifies and declares as follows:

- a. I am not a foreign person for purposes of United States income taxation and am not subject to the tax withholding requirements of Section 1445 of the Internal Revenue Code of 1954, as amended.
- b. My United States taxpayer identification or Social Security number is: Click or tap here to enter text.
- c. My home address is: Click or tap here to enter text.

3. There are no other persons who have an ownership interest in the above described property other than those persons listed in paragraph 2(b) above.

a. The undersigned hereby further certifies and declares:

- b. I understand the purchaser of the described property intends to rely on the foregoing representations in connection with the United States Foreign Investment in Real Property Tax Act. (FIRPTA).

4. I understand this certification may be disclosed to the Internal Revenue Service by the transferee and that any false statements contained in this certification may be punished by fine, imprisonment or both.

Under penalties of perjury, I state that this declaration was carefully read and is true and correct.

Print Name: Click or tap here to enter text. (Affiant)

STATE OF: Click or tap here to enter text.

COUNTY OF: Click or tap here to enter text.

The foregoing instrument was sworn to and subscribed before me by means of  physical presence or  online notarization. This Click or tap here to enter text, day of , by Click or tap here to enter text, who  is personally known or  has produced Click or tap here to enter text, as identification.

[Notary Seal]

Notary Public:  
 Printed Name: Click or tap here to enter text. My  
 Commission Expires: Click or tap to enter a date.

## Non-Foreign Certification by Entity Transferor (Seller's FIRPTA Affidavit)

**Transferor:** Click or tap here to enter text.  
**Transferee:** Click or tap here to enter text.  
**Property:** Click or tap here to enter text.  
**Closing Date:** Click or tap to enter a date.

Before me, the undersigned authority, personally appeared the person(s) named below who, after being duly sworn, stated as follows:

Transferor is selling that certain real property located in , which is more particularly described as follows:

Click or tap here to enter text.

Section 1445 of the Internal Revenue Code provides that a transferee of a U.S. real property interest must withhold tax if the transferor is a foreign person. For U.S. tax purposes (including section 1445), the owner of a disregarded entity (which has legal title to a U.S. real property interest under local law) will be the transferor of the property and not the disregarded entity. To inform the transferee that withholding of tax is not required upon the disposition of a U.S. real property interest by the undersigned hereby certifies the following on behalf of:

- 1. Click or tap here to enter text, is not a foreign corporation, foreign partnership, foreign trust, or foreign estate (as those terms are defined in the Internal Revenue Code and Income Tax Regulations);
- 2. Click or tap here to enter text, is not a disregarded entity as defined in §1.1445-2(b)(2)(ii);
- 3. Click or tap here to enter text, 's U.S. employer identification number is ; and
- 4. Click or tap here to enter text, 's office address is .

Click or tap here to enter text, understands that this certification may be disclosed to the Internal Revenue Service by transferee and that any false statement contained herein could be punished by fine, imprisonment, or both.

Under penalties of perjury, I declare that I have examined this certification and to the best of my knowledge and belief it is true, correct, and complete, and I further declare that I have authority to sign this document on behalf of Click or tap here to enter text.

Print Name: Click or tap here to enter text. (Affiant)

STATE OF: Click or tap here to enter text.

COUNTY OF: Click or tap here to enter text.

The foregoing instrument was sworn to and subscribed before me by means of  physical presence or  online notarization. This Click or tap here to enter text, day of , by Click or tap here to enter text, who  is personally known or  has produced Click or tap here to enter text, as identification.

[Notary Seal]

Notary Public:  
 Printed Name: Click or tap here to enter text.  
 My Commission Expires: Click or tap to enter a date.



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# FIRPTA

**W-9 Request for Taxpayer Identification Number and Certification**

Form W-9 (Rev. 10-2019)

Give Form to the requester. Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line. Do not leave this line blank.

2 Business name/damaged entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.

4 Exemptions (codes apply only to certain entities; see instructions on page 2)

5 Address (number, street, and apt. or suite no.) See instructions.

6 City, state, and ZIP code

7 List account number(s) here (optional)

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN, later.

**Part II Certification**

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and

2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and

3. I am a U.S. citizen or other U.S. person (defined below); and

4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Sign Here**

Signature of U.S. person

Date

**General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/form999](http://www.irs.gov/form999).

**Purpose of Form**

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (prepaid card and third party network transactions)
- Form 1098 (from mortgage interest); 1098-E (student loan interest); 1098-T (tuition)
- Form 1099-C (carried debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN. If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.



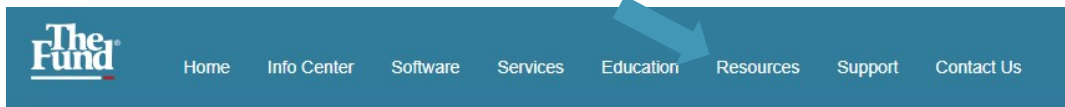
# FR/Bar-6 Timelines

## FR/BAR-6X TIMELINE CHECKLIST

Buyer: Click or tap here to enter text. Seller: Click or tap here to enter text. File: Click or tap here to enter text. Address: Click or tap here to enter text.	Calendar days	
	Contract Line	Date
1. Effective Date	Fr/Bar 48	AS IS 48
<b>Financials</b>		
2. Earnest money deposit due (buyer)	30	30
3. Additional deposit due (buyer)	36	36
4. Financing Application submitted by (buyer)	98	97
5. Loan Approval	90	89
6. Buyer notice of loan approval to seller	113	112
7. Buyer notice of inability to obtain financing to seller	118	117
8. Seller to terminate contract for lack of loan approval	124	123



# Timelines



**Get More Done**

- Forms**  
2006 ALTA Forms Schedules & Endorsements available for download and ordering online.
- Paradigms, Charts and Other Tools**  
Designed to assist you with the analysis of specific title complications as well as guidance on how to deal with challenging issues.
- Mortgage Foreclosure Checklist**  
Use this checklist to help you prepare for a foreclosure.
- Closing Flowcharts**  
Use these flowcharts to help organize and execute your real estate closings.
- Worksheets**  
Rating spreadsheets to help you calculate promulgated rates and Fund remittances.
- Calculators by The Fund**  
Power Up Your Practice! Take advantage of our Real Estate Calculators designed to make estimating your premium transactions and closing costs easier and more efficient.
- Mortgage Release Certificate**  
A combination Appointment and Mortgage Release Certificate for your use based on section 701.041 of the Florida Statutes.
- Fund App**  
Take the power of The Fund with you everywhere in one easy and convenient to use format. Access powerful features for popular Fund tools.
- Fund Shop**  
A convenient, one-stop shopping resource where you can order digital, printed, downloadable materials and resources to build your brand and share with clients.



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# Timelines

## Real Estate Calculators

[Resources](#) > [Real Estate Calculators](#)

<p><b>Closing Costs</b></p> <p><b>Closing Costs</b> Calculate buyer and seller closing costs, including doc stamps, intangible tax, and real estate...</p> <p><a href="#">View Calculator</a></p>	<p><b>Buyer Cost Sheet</b></p> <p><b>Buyer Cost Sheet Calculator</b> Calculate how much a buyer may need to bring to closing.</p> <p><a href="#">View Calculator</a></p>	<p><b>Seller Net Sheet</b></p> <p><b>Seller Net Sheet Calculator</b> Calculate how much a seller might receive after a sale.</p> <p><a href="#">View Calculator</a></p>	<p><b>Critical Dates FRBAR Standard</b></p> <p><b>Critical Dates Calculator - FRBAR Standard</b> Ensure that you meet all important milestones and dates during the closing process.</p> <p><a href="#">View Calculator</a></p>
<p><b>Critical Dates FRBAR "As Is"</b></p> <p><b>Critical Dates Calculator - FRBAR "As Is"</b> Ensure that you meet all important milestones and dates during the closing process.</p> <p><a href="#">View Calculator</a></p>	<p><b>Critical Dates Contract for Residential Sale &amp; Purchase</b></p> <p><b>Critical Dates Calculator - CRSP</b> Ensure that you meet all important milestones and dates during the closing process.</p> <p><a href="#">View Calculator</a></p>	<p><b>Premium Calculations</b></p> <p><b>Premium Calculations</b> Calculate the amount of premium for a basic title transaction before closing.</p> <p><a href="#">View Calculator</a></p>	



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# Timelines

## Critical Dates Calculator - FRBAR "As Is"

Resources > Real Estate Calculators > Critical Dates Calculator - FRBAR "As Is"

Effective Date of Contract \*

Closing Date

May be subject to change

Title Commitment Received

**Questions**

Does the initial deposit accompany the offer?  Yes  No

Is this a cash transaction?  Yes  No

Will there be additional deposits?  Yes  No

Is there an association?  Yes  No

Initial Deposit Due

Additional Deposit Due

Loan Application Deadline

Loan Approval Deadline

Title Commitment Deadline

Survey Deadline



**Add to Your Website**  
Make your work life a little easier and engage with clients and prospects.

### Create & Download PDF

Name of Seller  
First Name

Last Name

Name of Purchaser  
First Name

Last Name

Lender Name

Property Address  
Address 1

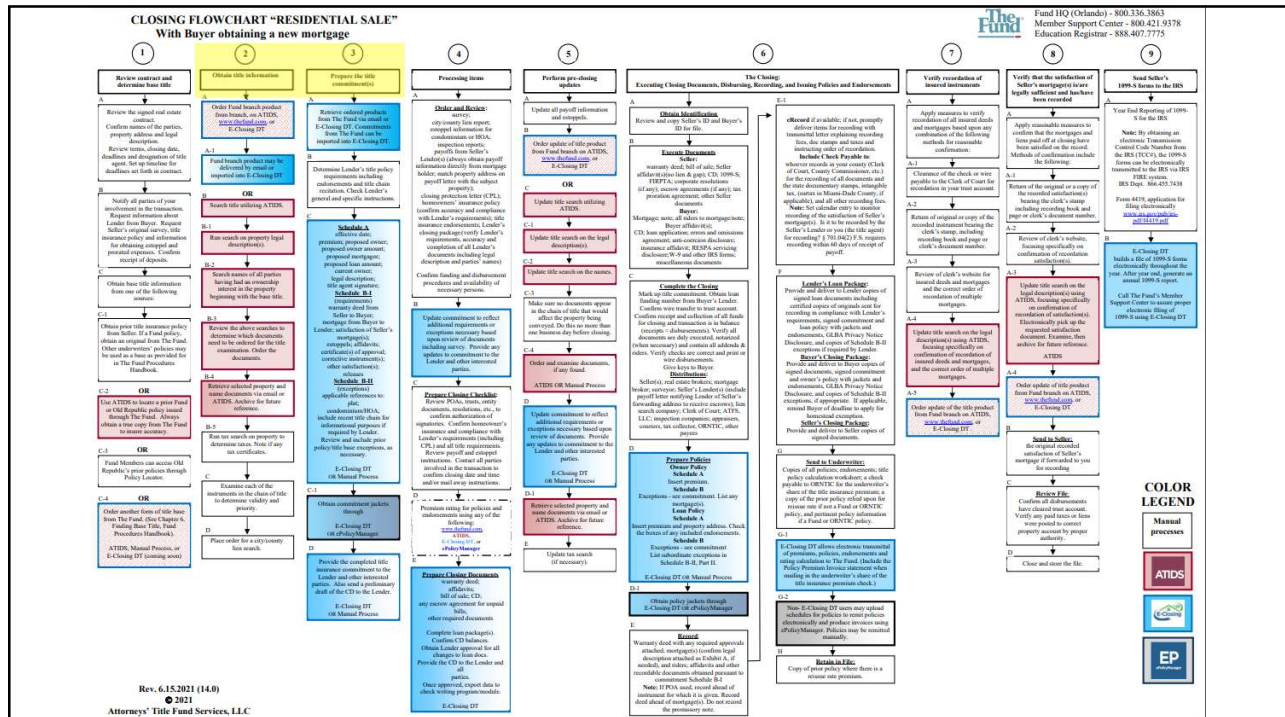
Address 2

City

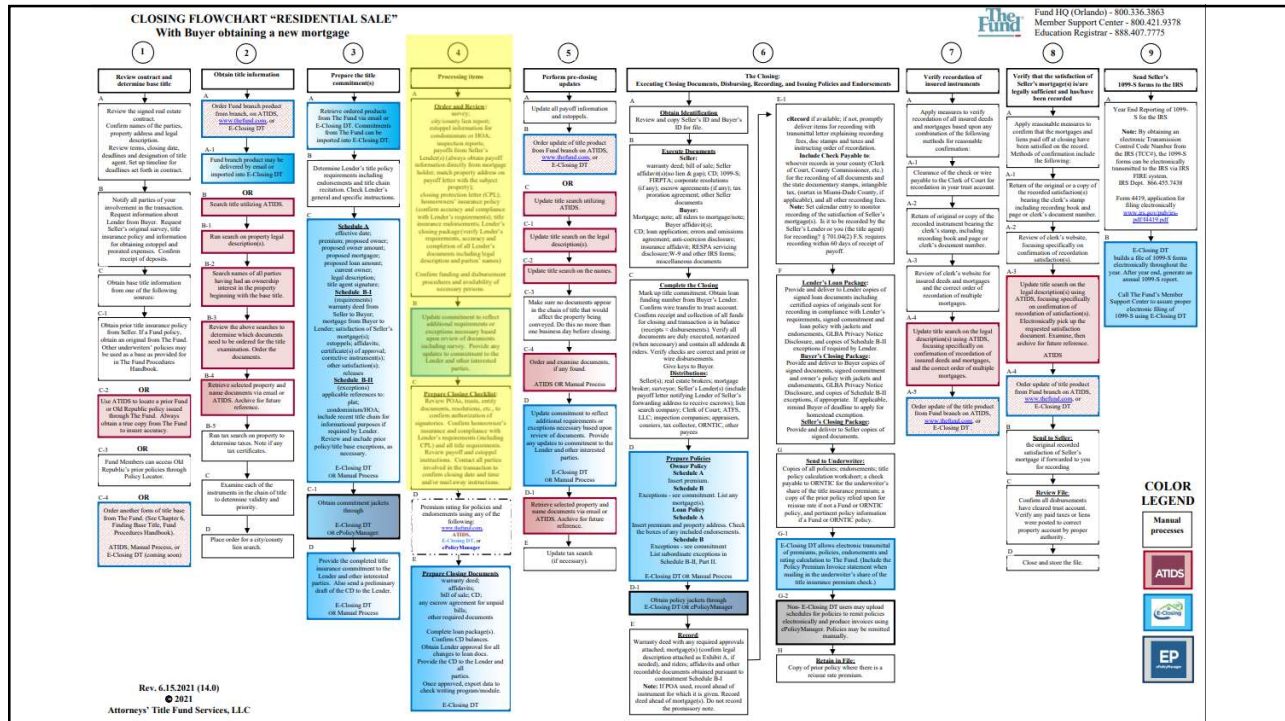
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## File Processing

#### FILE PROCESSING PURCHASE

TYPE OF TRANSACTION			
File Number: <input type="checkbox"/> Click or tap here to enter text	Property Address: <input type="checkbox"/> Click or tap here to enter text		
Contract <input type="checkbox"/>	Time Frames <input type="checkbox"/>	Rush w/upto 1 week <input type="checkbox"/>	
Seller's Docs <input type="checkbox"/>		Standard w/upto 2 week <input type="checkbox"/>	
Estimate closing date: <input type="checkbox"/>		NO PRIOR POLICY <input type="checkbox"/>	
SIGNED			
Who signed:	Effective date:	Expired:	
Escrow letter:	Timeliness sent:	Addendums:	
Credits to:	Credits to:	Credits to:	
Who pays owner's policy <input type="checkbox"/> Buyer <input type="checkbox"/> Seller <input type="checkbox"/>	Click or tap here to enter text.		
Letter to buyer:	Letter to seller: <input type="checkbox"/> Click or tap here to enter text		
TITLE WORK			
CPI	Requested	Received	Reviewed by
Title Commitment			Attorney
Mortgage lien search			Borrower
Permit search			Lender
Tax search			Seller
Survey			
Survey affidavit			
GAP Search			
Title Update			
B-1 REQUIREMENTS			
1 <sup>st</sup> mortgage payoff: <input type="checkbox"/> Click or tap here to enter text	Requested	Received	Update
2 <sup>nd</sup> mortgage payoff: <input type="checkbox"/> Click or tap here to enter text			
Lien 1: <input type="checkbox"/> Click or tap here to enter text			
Lien 2: <input type="checkbox"/> Click or tap here to enter text			
Open Permits: <input type="checkbox"/> Click or tap here to enter text			
Condo/HOA application: <input type="checkbox"/> Click or tap here to enter text			
Condo/HOA approval: <input type="checkbox"/> Click or tap here to enter text			
Condo/HOA estoppel: <input type="checkbox"/> Click or tap here to enter text			
Affidavit: <input type="checkbox"/> Click or tap here to enter text			
Affidavit: <input type="checkbox"/> Click or tap here to enter text			
NEW LENDER COMMUNICATION			
Loan estimate	Request date:	Sent to:	Sent date:
Title commitment			
Final CD fees/costs			
Final CD fees/costs			

#### FROM BUYER INSPECTIONS

Requested	Received	Reviewed	To lender	Receipt	CD
Home					
HYCO					
Permit					
Other					
INSURANCE					
Declaration			N/A	full <input type="checkbox"/> at closing	N/A
Hazard			full <input type="checkbox"/> at closing		
Wind			full <input type="checkbox"/> at closing		
Flood			full <input type="checkbox"/> at closing		
OTHER					
Condo/HOA application					
Condo/HOA approval					
FROM SELLER					
Old title policy:	Old survey:			WD	FIRPTA
Other:	Forfeiting address:			Click or tap here to enter text	Click or tap here to enter text
Other:	Click or tap here to enter text			Click or tap here to enter text	Click or tap here to enter text
Other:	Click or tap here to enter text			Click or tap here to enter text	Click or tap here to enter text
Other:	Click or tap here to enter text			Click or tap here to enter text	Click or tap here to enter text
DOCUMENT PREPARATION					
Deed	Bill of sale	Escrow/bills	Close HELOC	1099-S	
CD	Seller CD	ALTA	FIRPTA	B-Affidavit	
S-Affidavit	Affidavit	Proration			
CD / SETTLEMENT STATEMENT					
Utility balance	Holdback:	Credit:	Credit:		
REAS/comm:	REAS/fees:	REAS/comm:	REAS/fees:		
Fees:	Fees:	Fees:	Fees:		
Cash to close:	Other:	Closing Sep. & Oct. hold for Nov. taxes			
Current year taxes paid:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Current year taxes paid:	Yes <input type="checkbox"/> No <input type="checkbox"/>		
PRORATIONS					
Ad val. Tax:	Non-ad val. 1:	Non-ad val. 2:	Assmt. 1:		
Assmt. 2:	Rent:	Deposit:	Other:		
APPROVALS					
Settlement statement approved: Lender <input type="checkbox"/> Buyer <input type="checkbox"/> Seller <input type="checkbox"/> REA seller <input type="checkbox"/> REA Buyer <input type="checkbox"/>					
CD approval: Lender <input type="checkbox"/> Buyer <input type="checkbox"/> Seller <input type="checkbox"/>					
Other: <input type="checkbox"/> Click or tap here to enter text					
Notes: <input type="checkbox"/> Click or tap here to enter text					
Other: <input type="checkbox"/> Click or tap here to enter text					
Other: <input type="checkbox"/> Click or tap here to enter text					
Other: <input type="checkbox"/> Click or tap here to enter text					

F-9 to 11

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# Cost, Fees & Payoffs

- Make sure all items are on CD
- Special notes for closings in
  - Verify current taxes paid
  - Verify all prior taxes paid
  - September or October



## Cost, Fees & Payoffs

<input type="checkbox"/> Address: Click or tap here to enter text.	<input type="checkbox"/> Recording Fee - Affidavit #1 -
<input type="checkbox"/> File: Click or tap here to enter text.	<input type="checkbox"/> Recording Fee - Affidavit #2 -
<input type="checkbox"/> Closing Date: Click or tap to enter a date.	<input type="checkbox"/> Recording Fee - Deed
<input type="checkbox"/> Description: Click or tap here to enter text.	<input type="checkbox"/> Recording Fee - Mortgage
<input type="checkbox"/> Purchase Price: Click or tap here to enter text.	<input type="checkbox"/> Recording Fee - Release #1 -
<input type="checkbox"/> Loan Amount: Click or tap here to enter text.	<input type="checkbox"/> Recording Fee - Release #2 -
<input type="checkbox"/> Deposit #1: Click or tap here to enter text.	<input type="checkbox"/>
<input type="checkbox"/> Deposit #2: Click or tap here to enter text.	<input type="checkbox"/> Seller Credit For: Click or tap here to enter text.
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/> Survey
<input type="checkbox"/> Doc Stamps - Deed	<input type="checkbox"/>
<input type="checkbox"/> Doc Stamps - Intangible Tax (note)	<input type="checkbox"/> Taxes - Non-Ad Valorem
<input type="checkbox"/> Doc Stamps - Mortgage	<input type="checkbox"/> Taxes - Real Estate -
<input type="checkbox"/>	<input type="checkbox"/> Verify current year taxes paid
<input type="checkbox"/> HOA/Condo #1 Dues Per:	<input type="checkbox"/> Verify all prior taxes paid
<input type="checkbox"/> HOA/Condo #2 Dues Per:	<input type="checkbox"/> Closing in Sep or Oct hold taxes for Nov
<input type="checkbox"/> HOA/Condo Estoppel #1	<input type="checkbox"/>
<input type="checkbox"/> HOA/Condo Estoppel #2	<input type="checkbox"/> Title - Marginal Increase Owner's Policy
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/> Title - Seller Pay Owner's Policy - Borrower Credit/Seller Charge
<input type="checkbox"/> Home Warranty	<input type="checkbox"/> Title - Settlement Agent Fee -
<input type="checkbox"/>	<input type="checkbox"/> Title - Title Search
<input type="checkbox"/> Inspection - Four Point	<input type="checkbox"/> Title - TRID Loan Policy
<input type="checkbox"/> Inspection - Home	<input type="checkbox"/>
<input type="checkbox"/> Inspection - Pest - WDO	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/> Other: Click or tap here to enter text.
<input type="checkbox"/>	<input type="checkbox"/> Other: Click or tap here to enter text.
<input type="checkbox"/> Insurance - Flood - 1 year	<input type="checkbox"/> Other: Click or tap here to enter text.
<input type="checkbox"/> Insurance - Homeowner's Hazard - 1 year	<input type="checkbox"/> Other: Click or tap here to enter text.
<input type="checkbox"/>	<input type="checkbox"/> Other: Click or tap here to enter text.
<input type="checkbox"/> Insurance - Wind - 1 year	<input type="checkbox"/> Other: Click or tap here to enter text.
<input type="checkbox"/>	<input type="checkbox"/> Other: Click or tap here to enter text.
<input type="checkbox"/> Payoff Seller's: First Mortgage	<input type="checkbox"/> Click or tap here to enter text.
<input type="checkbox"/> Payoff Seller's:	<input type="checkbox"/> Click or tap here to enter text.
<input type="checkbox"/> Payoff Seller's:	<input type="checkbox"/> Click or tap here to enter text.
<input type="checkbox"/>	<input type="checkbox"/> Click or tap here to enter text.
<input type="checkbox"/>	<input type="checkbox"/> Click or tap here to enter text.
<input type="checkbox"/> Real Estate Broker Additional Charge:	<input type="checkbox"/> Click or tap here to enter text.
<input type="checkbox"/>	<input type="checkbox"/> Click or tap here to enter text.
<input type="checkbox"/> Real Estate Commission Cooperating Agent (Buyer)	<input type="checkbox"/> Click or tap here to enter text.
<input type="checkbox"/> Real Estate Commission Listing Agent (Seller)	<input type="checkbox"/> Click or tap here to enter text.

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# Estoppel Request

Click or tap to enter a date.

**Your firm name & address**

Click or tap here to enter text.  
Click or tap here to enter text.  
Click or tap here to enter text.

**Re:** Click or tap here to enter text.  
Click or tap here to enter text.  
Click or tap here to enter text.

**To Whom It May Concern:**  
Please be advised that the above-referenced unit/parcel owner is planning the sale or refinancing of the above-referenced unit/parcel on or about . Pursuant to Sec. 718.116(8), 719.108(6), or 720.30851, F.S., as applicable, please complete the attached form regarding the unit/parcel or provide the requested information on a separate form. The estoppel certificate should be delivered no later than (check one):  
 10 business days  3 business days from the date of this request to:  
**Your firm name & address**

Thank you for your attention to this matter. If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

**Estoppel Certificate**  
(Secs. 718.116(8), 719.108(6), 720.30851, F.S.)

**Association Name:**

- Date of issuance:**
- Name(s) of the unit/parcel owner(s) as reflected in the books and records of the association:**
- Unit/parcel designation and Address:**
- Parking or garage space number, as reflected in the books and records of the association:**
- Attorney's name and contact information if the account is delinquent and has been turned over to an attorney for collection. No fee may be charged for this information:**
- Total fee for the preparation and delivery of the estoppel certificate:**
  - Standard estoppel fee: \$  (not to exceed \$299)
  - Expedited estoppel fee: \$  (not to exceed \$119)
  - Delinquent account fee: \$  (not to exceed \$179)
  - Estoppel fee payee:
  - Estoppel fee to be sent to:
- Name of the requestor:**
- Assessment information and other information:**

**ASSESSMENT INFORMATION**

- The regular periodic assessment levied against the unit/parcel is \$  per
- The regular periodic assessment is paid through
- The next installment of the regular periodic assessment is due  in the amount of \$
- An itemized list of all assessments, special assessments, and other moneys owed on the date of issuance to the association by the unit/parcel owner for a specific unit/parcel is provided.



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# Instructions to Surveyor

INSTRUCTIONS TO SURVEYOR  
 Boundary Survey  ALTA/NSPS Survey

**File:** [Click or tap here to enter text.](#)  
**Address:** [Click or tap here to enter text.](#)  
**Closing date:** [Click or tap to enter a date.](#)  
**Closer:** [Click or tap here to enter text.](#)

Enclosed is the Title Commitment and supporting documents. For an ALTA/NSPS survey, a zoning report is provided for inclusion on field work and map. If any part of information provided is not legible, please notify us immediately so that we may provide a legible copy.

All surveys must show and comply with the following:

1. Comply with Rules 5J-17.051 and 5J-17.052 F.A.C.
2. Legend with all symbols used on the map.
3. A complete legal description of the property. Note any discrepancies between legal description and as used or surveyed. Include the point of beginning if it is contained in the legal description.
4. Perimeter of the property by courses and distances and of all lines described by referenced to the line of another piece of property.
5. Any improvements to the extent constructed and relation of improvements by distances to perimeter of property, established building setback lines and street right-of-way lines.
6. All matters affecting the property, including fences, power lines, telephone lines, pipelines, lakes, streams, private roadways, etc.
7. All paved areas, including drives, walks, private roadways, parking spaces, and such improvements as swimming pools, tennis courts, etc. If applicable, the number of parking spaces must be shown.
8. Location and width of all easements and other matters of record referred to in the title commitment, showing book and page or instrument number of recording. Include a statement that all easements and other matters of record are located pursuant to the specific recorded documents.
9. Encroachments and the extent thereof in feet and inches (if practicable) upon the property.
10. Location and width of all dedicated public streets, travel ways, evidence of travel use or rights-of-way which abut or cross the subject property, including an indication that the road right-of-way abuts the property line, and whether such indication is paved to the property line.
11. Nearest adequate source of sewer, water, electric, telephone, and gas service.

12. All easements necessary to bring utilities to the property.
13. Flood zone designation(s) indicating whether the subject property is located inside the special flood hazard areas as shown on the published Flood Hazard Boundary Map (FIRM) or in Flood Insurance Rate Map (FIRM) Zones A, AE, AI-A30, AH, AO, A99, AR, AR/AE, AR/AO, AR/AI-A30, AR/A, V, VE, or V1-V30, to evidence whether the subject property lies in a flood area.
14. Professional liability insurance policy in the amount of \$ [Click or tap here to enter text.](#) with a copy of the declaration page of such insurance policy.
15. The survey should be no more than 90 days old and contain the following certification:



**Surveyor's Certificate**

To: **Buyer:** [Click or tap here to enter text.](#)  
**Your office:** \_\_\_\_\_  
**Lender:** [Click or tap here to enter text.](#)  
**Old Republic National Title Insurance Company**  
 This is to certify that this map or plat and the survey on which it is based were made in accordance with Florida Standards of Practice as delineated in the Florida Administrative Code 5J-17. The field work was completed on \_\_\_\_\_, PSM No. \_\_\_\_\_, Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

**Or for ALTA/NSPS**  
 This is to certify that this map or plat and the survey on which it is based were made in accordance with the 2021 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys, jointly established and adopted by ALTA and NSPS, and includes items thereof. The file work was completed on \_\_\_\_\_, 20\_\_\_\_ of Table A

**Additional instructions for ALTA/NSPS surveys:**

16. Comply with ALTA/NSPS 2021 standards.
17. Confirm physical access.
18. Age of monuments and structures if there are gaps or overlays found.
19. Other from ALTA/NSPS

Table A:

- |                                 |                                |                                |                                   |                                   |
|---------------------------------|--------------------------------|--------------------------------|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> 1.     | <input type="checkbox"/> 2.    | <input type="checkbox"/> 3.    | <input type="checkbox"/> 4.       | <input type="checkbox"/> 5.       |
| <input type="checkbox"/> 6.(a)  | <input type="checkbox"/> 6.(b) | <input type="checkbox"/> 7.(a) | <input type="checkbox"/> 7.(b)(1) | <input type="checkbox"/> 7.(b)(2) |
| <input type="checkbox"/> 7.(c)  | <input type="checkbox"/> 8.    | <input type="checkbox"/> 9.    | <input type="checkbox"/> 10.      | <input type="checkbox"/> 11.(a)   |
| <input type="checkbox"/> 11.(b) | <input type="checkbox"/> 12.   | <input type="checkbox"/> 13.   | <input type="checkbox"/> 14.      | <input type="checkbox"/> 15.      |
| <input type="checkbox"/> 16.    | <input type="checkbox"/> 17.   | <input type="checkbox"/> 18.   | <input type="checkbox"/> 19.      |                                   |

20. [Click or tap here to enter text.](#)

Any questions or concerns, please contact our office immediately prior to completing field work.

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# Survey Checklist

## Survey Checklist

**File:** [Click or tap here to enter text.](#)  
**Address:** [Click or tap here to enter text.](#)  
**Closing date:** [Click or tap to enter a date.](#)  
**Closer:** [Click or tap here to enter text.](#)

### Technical Requirements

- Includes surveyor's
- Original embossed seal or
- Electronic seal
- Seal states "Florida Registered Surveyor & Mapper"
- Survey is signed
- Survey is dated \_\_\_\_\_ (more than 90 days ago, comply with TN 25.03.06(B))
- Drawing signed \_\_\_\_\_
- Name \_\_\_\_\_
- Address \_\_\_\_\_
- Certificate of authorization number \_\_\_\_\_
- License number \_\_\_\_\_
- Statement survey not valid without signature and seal
- Certifications
  - NEW survey certified to
  - Proposed insured buyer
  - Proposed insured lender
  - Old Republic
  - Fund Member's office
  - Seller
  - PRIOR survey certified to
  - Seller or
  - Prior owner in chain of title
- ALTA/NSPS language as needed
- Directional north arrow located
- All symbols used on map are defined in legend
- Surveyor's notes have been read carefully
- Legal access confirmed
  - Map shows access to public road
  - Map shows access via private road
  - Verified easement for use and that private road connects to a public road
- Legal Description Accuracy
  - Legal description matches the
  - Last deed of record, if not contact Fund underwriting
  - Title commitment

- Proposed-insured documents
- Drawing correctly maps the metes & bounds description
- The drawing matches the recorded Plat
- Drawing Identified Essential Features
  - Boundary lines
  - Any body of water
  - Other natural & manufactured objects affecting the property
  - Easements of any kind
  - Rights-of-way
  - Platted building setback lines
  - Improvements of any kind
- Matters that may impact insurability:
  - Any encroachments of improvements from insured land onto adjoining land
  - Any encroachments of improvements from adjoining land onto insured land
  - Any improvements located on property that is or was submerged
  - Any encroachments in any easements
  - Any encroachments of road rights-of-way
  - Any violations of building setback lines
  - Any gaps or overlaps (i.e., discrepancies between description in recorded instrument & any markers on the ground designating the boundary, as actually used & occupied.)
  - Parties in possession
  - Professional Liability Insurance in the amount of \$ \_\_\_\_\_
- Sent to surveyor
- Title commitment with legible supporting documents
- Zoning information (ALTA/NSPS only)
- Anything Unusual [Click or tap here to enter text.](#)

## Additional Checklist ALTA/NSPS Survey

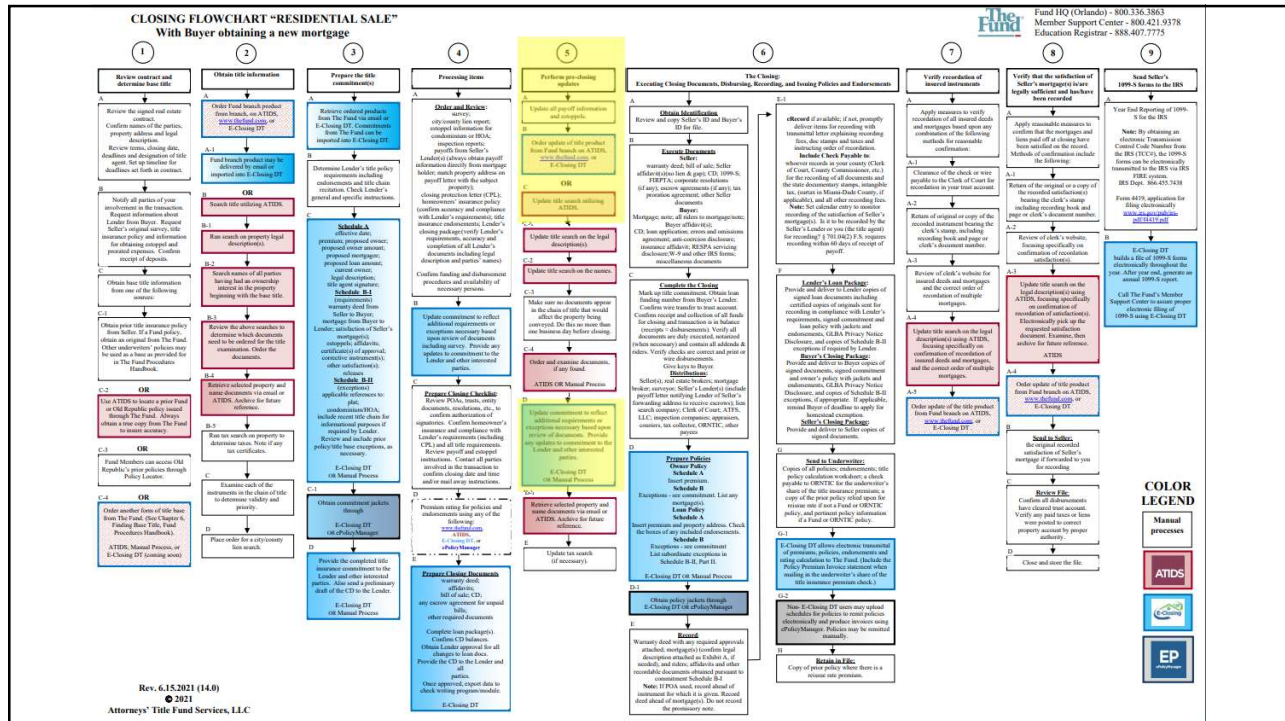
- Fieldwork (Section 5)
  - Monuments – location, size character
  - Found
  - Placed
  - Location, description & character of any lines
  - Rights of way & access
  - Location
  - Roads, streets abutting, location & size
  - Visible evidence of physical access
  - Location & character of other forms of access
  - Any potentially encroaching access ways
  - Location of any road or street not documented
  - Access to & from waters adjoining property
  - Lines of possession & improvements on boundaries
  - Character & location of evidence of possession
  - Character & location of all walls, buildings, fences, & other improvement within 5 feet of each boundary
  - Any potential encroaching structure (fire escapes, overhangs doors opening out, etc.)
  - Buildings
  - Easements & Servitudes
  - Evidence of any easement or servitude
  - Surface indication of underground easements or servitudes
  - Evidence on or above ground of utilities on, above or below ground
  - Cemeteries
  - Water Features & location of water
  - Plat or Map (section 6)
  - Evidence & location of items notated in Fieldwork
  - Boundary, descriptions, dimensions & closures
  - Descriptions – current, new
  - Point of beginning
  - Details of direction, length & curve of boundaries
  - Details of water boundary within 25'
  - Any gaps or overlaps, if so, age of monuments
  - Explanation of significant differences
  - Note regarding site conditions
  - Note if access within 5 feet was restricted
  - Note regarding title commitment
  - 20 Other [Click or tap here to enter text.](#)
- Easements, servitudes, rights of way access & documents
  - Location & width
  - Note if no access to public way observed
  - Platted setback or building restrictions
  - Presentation
  - No less than 8.5 X 11
  - Vicinity map
  - Necessary additional information
  - Caption "ALTA/NSPS Land Title Survey"
- Table A Requested
  - Monuments placed or referenced at boundary corners
  - 2 Address
  - 3 Flood zone classification
  - 4 Gross land area
  - 5 Vertical relief, contour interval, datum & original benchmark
  - 6 (a) Current zoning classification
  - 6 (b) Current zoning setback, height & floor space
  - 7 (a) Exterior dimensions of buildings
  - 7 (b) (1) Square footage of exterior footprint of buildings
  - 7 (b) (2) Square footage of other areas specified
  - 7 (c) Measured height of buildings
  - 8 Other substantial features
  - 9 Number & type of identifiable parking spaces
  - 10 (a) Divisions or party walls
  - 11 (a) Underground utilities in plane and/or reports provided
  - 11 (b) Underground utilities by marking above
  - 12 Government agency requirements
  - 13 Names of adjoining owner of platted lands
  - 14 Distance to nearest intersecting street
  - 15 Rectified orthography, photogrammetric mapping, airborne/mobile laser scanning
  - 16 Evidence of earth moving work, building construction or additions
  - 17 Proposed changes in street right of way
  - 18 Any defensible easements or servitudes disclosed in documented provided or obtained
  - 19 Professional Liability Insurance policy in minimum amount of \$ [Click or tap here to enter text.](#)
  - 20 Other [Click or tap here to enter text.](#)



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# 24 Hours Before Closing

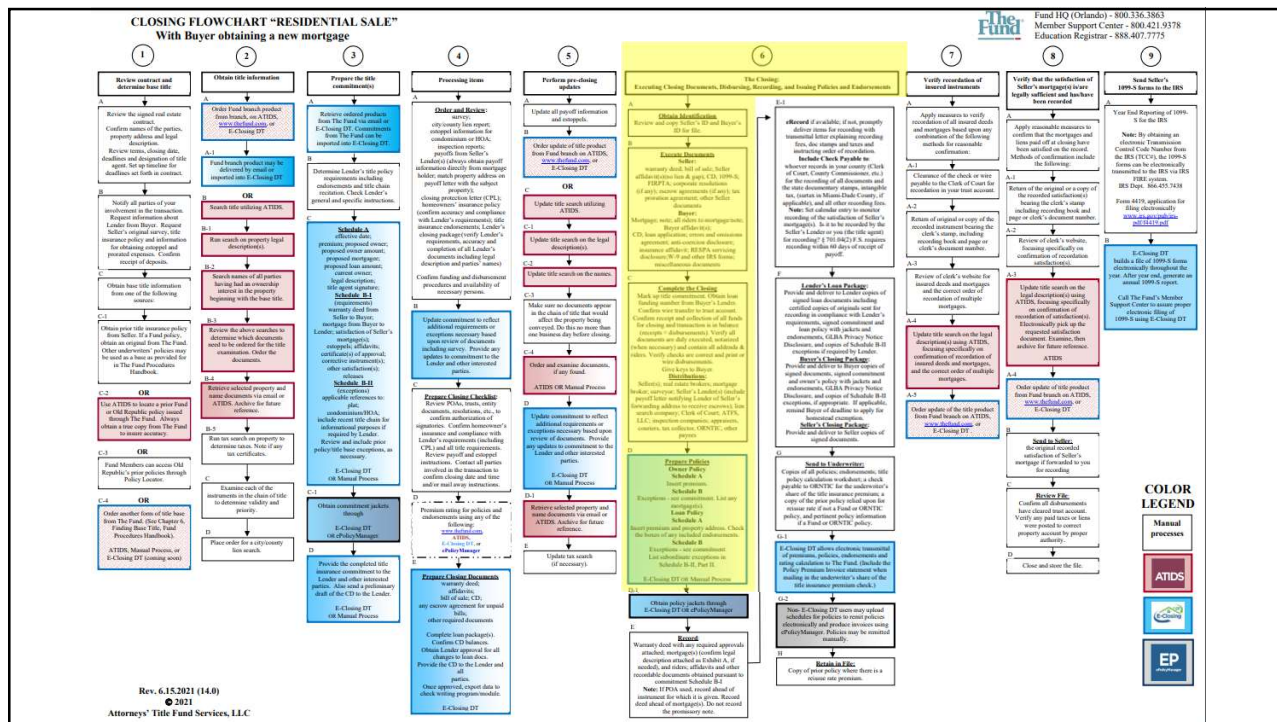
- Final look at file
- Updates
- Gap search

24 HOURS BEFORE CLOSING			
Taxes		Updates	
Prorated	<input type="checkbox"/>	<b>GAP</b>	<input type="checkbox"/>
Escrow Nov.	<input type="checkbox"/>	<b>Payoff</b>	<input type="checkbox"/>
PACE	<input type="checkbox"/>	<b>Payoff</b>	<input type="checkbox"/>
Doc stamps	<input type="checkbox"/>	<b>Estoppel</b>	<input type="checkbox"/>
Int. tax	<input type="checkbox"/>	<b>OFAC</b>	<input type="checkbox"/>
Rec. fees	<input type="checkbox"/>	<b>B-1 Req. met</b>	<input type="checkbox"/>
		Affidavits	<input type="checkbox"/>
<b>Utilities</b>		<b>Survey on B-2</b>	<input type="checkbox"/>
Hold back	<input type="checkbox"/>	Rate Sheet	<input type="checkbox"/>
<b>Insurance</b>		<b>Condo/HOA</b>	
General	<input type="checkbox"/>	Approval	<input type="checkbox"/>
Wind	<input type="checkbox"/>	Dues	<input type="checkbox"/>
Flood	<input type="checkbox"/>	Prorated	<input type="checkbox"/>
Condo/HOA	<input type="checkbox"/>	Assmnt.	<input type="checkbox"/>
			<input type="checkbox"/>
<b>Buyer's docs</b>	<input type="checkbox"/>	<b>Seller's docs</b>	<input type="checkbox"/>
<b>Buyer's fees</b>	<input type="checkbox"/>	<b>Seller's fees</b>	<input type="checkbox"/>
Attorney	<input type="checkbox"/>	1099-S	<input type="checkbox"/>
REA fees	<input type="checkbox"/>	FIRPTA	<input type="checkbox"/>
Credit	<input type="checkbox"/>	Attorney	<input type="checkbox"/>
Credit	<input type="checkbox"/>	REA comm.	<input type="checkbox"/>
		REA comm.	<input type="checkbox"/>
		REA fees	<input type="checkbox"/>
			<input type="checkbox"/>

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# Closing Table Checklist

- Check to ensure all closing items are addressed
- Picture IDs
- Incoming wire
- What to give to the buyer
- What to give to the seller

CLOSING TABLE CHECKLIST	
<b>Closer:</b> Click or tap here to enter text	<b>Date:</b> Click or tap to enter a date
<b>File:</b> Click or tap here to enter text	<b>Address:</b> Click or tap here to enter text
NOTE TO CLOSER: <input type="checkbox"/> Review and follow lender's final closing instructions. Determine what is required for disbursement of funds.	
Closer to check as completed:	
<input type="checkbox"/> 24 HOURS BEFORE CLOSING CHECKLIST COMPLETE	
<input type="checkbox"/> ALL Documents dated: Click or tap to enter a date.	
<input type="checkbox"/> Check OFAC day of closing	
Copy of ALL picture identification	
<input type="checkbox"/> Buyer 1: Click or tap here to enter text	<input type="checkbox"/> Seller 1: Click or tap here to enter text
<input type="checkbox"/> Buyer 2: Click or tap here to enter text	<input type="checkbox"/> Seller 2: Click or tap here to enter text
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Confirm receipt of wire transfer of \$: Click or tap here to enter text	
Must sign documents – mortgages, riders, CD E&O Affidavits in the package	
<input type="checkbox"/> Buyer 1: Click or tap here to enter text	<input type="checkbox"/> Seller 1: Click or tap here to enter text
<input type="checkbox"/> Buyer 2: Click or tap here to enter text	<input type="checkbox"/> Seller 2: Click or tap here to enter text
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Buyer to bring additional documents:	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Last check
<input type="checkbox"/> Copy of survey signed by buyers	<input type="checkbox"/> Names typed correctly with marital status
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Homestead language
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Legal desc. w/ deed & mtg or attached
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Two witnesses
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Notary signed & stamped
Buyer Seller	
<input type="checkbox"/> Signed deed	<input type="checkbox"/> Seller wire information verified
<input type="checkbox"/> Closing package to buyer	<input type="checkbox"/> Copies on thumb drive
<input type="checkbox"/> Seller's docs (redact ssn#)	<input type="checkbox"/> Everything seller signed
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Click or tap here to enter text
Originals Originals	
<input type="checkbox"/> Original Borrower's CD	<input type="checkbox"/> Original seller's CD
<input type="checkbox"/> Original closing statement signed by all	<input type="checkbox"/> Original closing statement signed by all
<input type="checkbox"/> Original survey to buyers	<input type="checkbox"/> Check/wire proceeds
<input type="checkbox"/> Title Policy	<input type="checkbox"/> 1099-S
<input type="checkbox"/> Copy of insurance binder	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Special 2 copies of – First payment notice	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Keys & codes	<input type="checkbox"/> Click or tap here to enter text
<input type="checkbox"/> Click or tap here to enter text	<input type="checkbox"/> Click or tap here to enter text

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# Wire Checklist

- To ensure you are wiring correctly
- This is where fraud can be stopped

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## WIRE CHECKLIST

File: Click or tap here to enter text.  
 Address: Click or tap here to enter text.  
 Closing date: Click or tap to enter a date.  
 Closer: Click or tap here to enter text.

Wire to: Click or tap here to enter text.

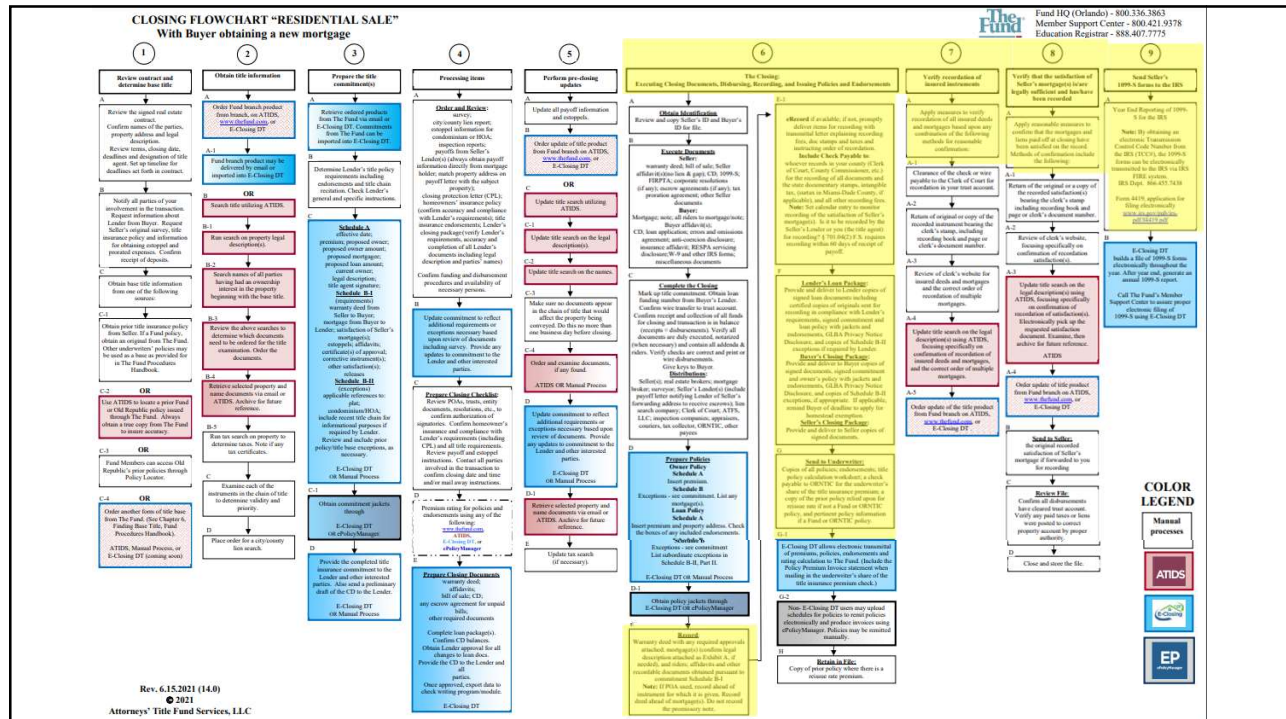
- Confirm instructions are complete:
  - Full name of payee/Accountholder
  - Account holder address (no P.O. box, street address only)
  - Account Number
  - Routing number
  - Receiving Bank Name
- Confirm accuracy of instructions:
  - Confirm recipient name on instructions matches recipient of wire
  - Confirm ABA number is valid and matches receiving bank
  - Confirm account number is accurate by calling receiver/accountholder and



## ALL VERIFICATION WITH PAYEE MUST BE DONE THROUGH INDEPENDENT RESEARCH TO OBTAIN CONTACT INFORMATION.

- Disbursement of funds:
  - Obtain disbursement authorization matching account-holder information and signed by payee for funds being sent to payee
  - Obtain disbursement authorization matching account-holder information and signed by party funds are being sent on behalf of (seller for payoff funds and lender for lender proceeds). Disbursement Authorization (DA) should contain Exhibit A which is a copy of wiring instructions, DA must list amount of wire.
  - Once ALL steps above are complete wire can be entered
- Enter Wire:
  - Confirm accuracy of account number entered
  - Confirm accuracy of account-holder name and address entered
  - Confirm ABA number and Receiving financial institution information matches
  - Confirm reference is correct
  - Confirm amount matches payoff or other instructions and DA
  - Transmit wire
  - Print confirmation and save to file

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# Recording & Post Closing

- Recording
  - Check prior to recording
- Post-Closing
  - Check items complete
  - Check recording correctly
- Note: Title Policies issued at closing

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Recording & Post-Closing		
Pre-Recording		
<b>Deed</b>		<b>Address:</b> Click or tap here to enter text.
<b>Purchase price:</b> Click or tap here to enter text.	<b>Documentary Stamps:</b> Click or tap here to enter text.	
<b>Date:</b> Initial	Names typed correctly with marital status	
	Non-homestead language if marital status is missing or married	
	Legal description in document or attached	
	Two witnesses	
	Notary signed and stamped	
	Are there more than 4 names to index? Add \$1.00 per name over 4	
<b>Mortgage – Loan amount:</b>		
<b>Intangible Tax:</b> Click or tap here to enter text.	<b>Documentary stamps:</b> Click or tap here to enter text.	
	Names typed correctly with marital status	
	Non-homestead language if marital status is missing or married	
	Legal description in document or attached	
	Two witnesses	
	Notary signed and stamped	
	Are there more than 4 names to index? Add \$1.00 per name over 4	
<b>Other items to record</b>		
	Names typed correctly with marital status	
	Non-homestead language if marital status is missing or married	
	Legal description in document or attached	
	Two witnesses	
	Notary signed and stamped	
	Are there more than 4 names to index? Add \$1.00 per name over 4	
Post-Closing & Recording		
Date	Initials	Recd. Info.
		1099-S
		Encroachments
		Post Search – all recorded correctly?
		Deed
		Mortgage
		Affidavit -1: Click or tap here to enter text.
		Affidavit -2: Click or tap here to enter text.
		Affidavit -3: Click or tap here to enter text.
		Affidavit -4: Click or tap here to enter text.
		Affidavit -5: Click or tap here to enter text.
		Satisfaction mortgage #1: Click or tap here to enter text.
		Satisfaction mortgage #2: Click or tap here to enter text.
		Satisfaction: Click or tap here to enter text.
		Other: Click or tap here to enter text.
		Other: Click or tap here to enter text.
		Other: Click or tap here to enter text.
		Click or tap here to enter text.
		Click or tap here to enter text.
		Click or tap here to enter text.
		Click or tap here to enter text.



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# Payoff letter

- Used with a payoff check or
- Confirmation of payoff wire

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**Your firm name & address**

Date: Click or tap to enter a date.

Click or tap here to enter text. VIA: Click or tap here to enter text.

Click or tap here to enter text.

ATTN.: Click or tap here to enter text.

**Re:** **Our File No.:** Click or tap here to enter text.  
**Mortgagor:** Click or tap here to enter text.  
**Address:** Click or tap here to enter text.  
**Account No.:** Click or tap here to enter text.

Dear Sir or Madam:

Enclosed herewith you will find Choose an item. Click or tap here to enter text. in the amount of \$ Click or tap here to enter text. which constitutes full and complete payment for the above referenced loan. Our office is dedicated to issuing its title insurance policies within 30 days of closing. Please forward the original Satisfaction of Mortgage to our office with our file number as soon as possible to:

**Your firm name & address**

**REFUNDS:** All refunds should be remitted to Click or tap here to enter text. at the following address: Click or tap here to enter text.

**ESCROW:** Lender is authorized to deduct any necessary funds from the escrow account to satisfy the mortgage.

Should you have any questions, please feel free to contact me.

Sincerely,



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## Payoff Revolving Line of Credit

- Cover letter to payoff line of credit
  - HELOC
  - Revolving line of credit
- **Make sure to include the specific lender's account termination form signed by borrower(s)**

54



Your firm name & address

CM-14

Date:

Click or tap here to enter text.

VIA: Click or tap here to enter text.

Click or tap here to enter text.

ATTN: Click or tap here to enter text.

Re: **Our File No.:** Click or tap here to enter text.  
**Mortgagor:** Click or tap here to enter text.  
**Address:** Click or tap here to enter text.  
**Account No.:** Click or tap here to enter text.

Dear Sir or Madam:

Enclosed herewith you will find **Choose an item.** Click or tap here to enter text, in the amount of \$ **Click or tap here to enter text.** which constitutes full and complete payment for the above referenced loan. Our office is dedicated to issuing its title insurance policies within 30 days of closing. Please forward the original Satisfaction of Mortgage to our office with our file number as soon as possible to:

Your firm name & address

REFUNDS: All refunds should be remitted to the **Click or tap here to enter text.** at the following address: **Click or tap here to enter text.**

EQUITY LOAN ACCOUNT: The subject loan is being satisfied in full. Accordingly, if this is an equity loan, then no future advances will be made (or new checks written) with respect to this loan account and you are requested to **CLOSE THIS ACCOUNT.** This will confirm that no checks or loan advance requests are pending or outstanding. All transactions with respect to this account have cleared your institution. This will confirm that any and all blank checks have been destroyed. There are no remaining blank checks with respect to this account.

Should you have any questions, please feel free to contact me.

Sincerely,

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## Letter to New Owner

- Cover letter for original recorded deed

Your firm name & address

CM-15

Click or tap to enter a date.

Name of Owner

VIA: Click or tap here to enter text.

RE: **Our file no.:** Click or tap here to enter text.

**Property address:** Click or tap here to enter text.

Dear **Click or tap here to enter text.**

Enclosed herewith please find **Original recorded Warranty Deed.**

Please note that should you refinance or sell this property in the near or distance future, our involvement with this matter will make future title work quick and efficient. Please be assured that we will be at your disposition and ready to assist you in your future endeavors.

If applicable, please be advised that you will need to apply for homestead exemption by March 1<sup>st</sup>, of the following year of your purchase.

We greatly appreciate the opportunity to have closed this transaction. May you enjoy your property with health and happiness.

Sincerely,

Post-Closing Coordinator

Enclosures

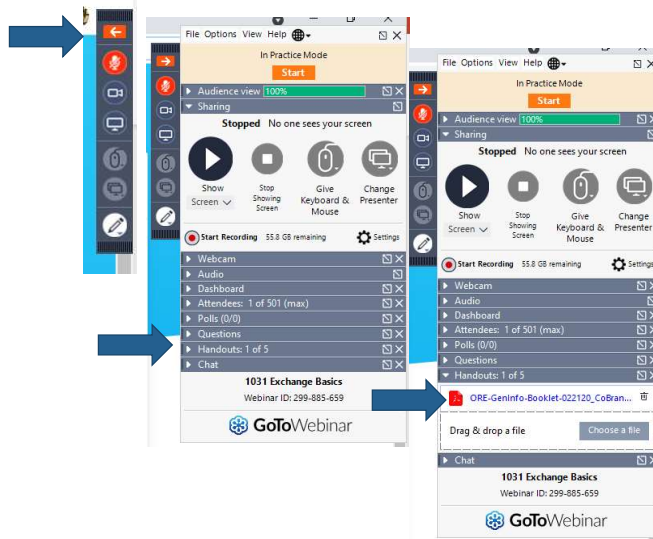
55



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# To Obtain Handout(s)






1. Locate control panel
2. Click red arrow
3. Find “Handouts:”
4. Click on the triangle
5. Click on the PDF

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## Handouts

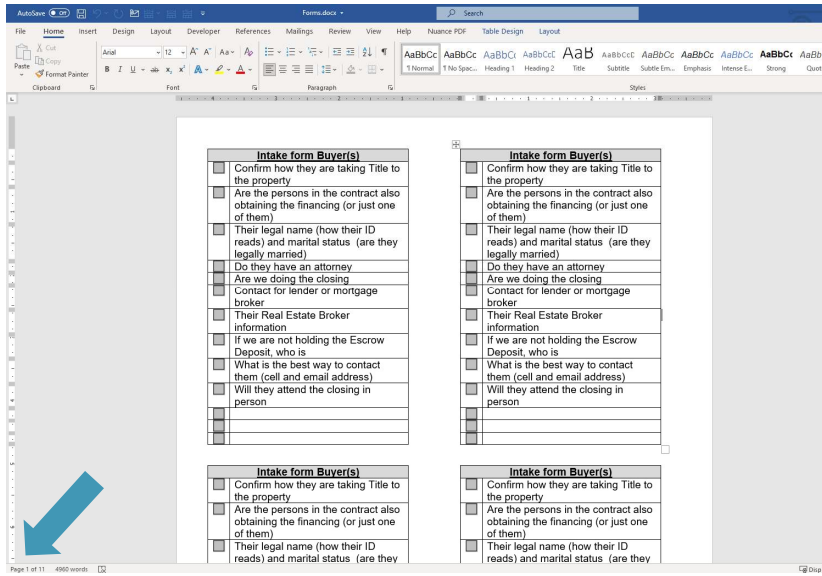
1. Check Please 2022 PPT – PowerPoint (PDF)
2. Forms (Word) 
3. Communications (letters) (Word) 
4. Checklist (Word) 
5. RTP – Ready To Print PDF(Avery 5168)

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# Page Numbers in Word

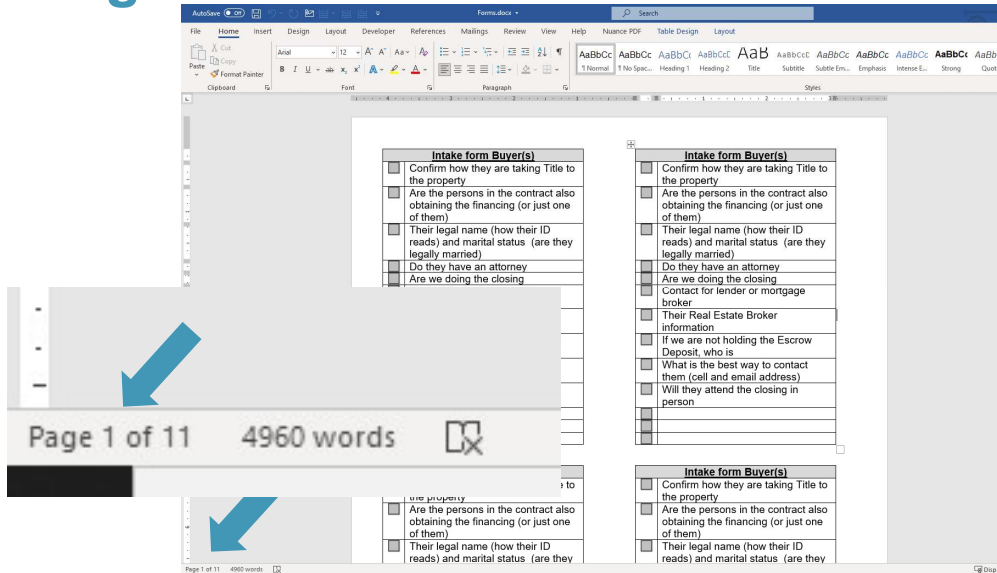


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# Page Numbers in Word



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**CERTIFICATE OF ATTENDANCE**

Certified Paralegals are required to record evidence of 50 hours of continuing legal education hours to renew the CP credential every 5 years. CLE hours are recorded in CPs' accounts through the [NALA online portal](http://www.nala.org). Of the 50 hours, 5 hours must be in legal ethics, and no more than 10 hours may be recorded in non-substantive areas. If attending a non-NALA sponsored educational event, this certificate may be used to obtain verification of attendance. Please be sure to obtain the required signatures for verification of attendance. The requirements to maintain the CP credential are available from NALA's web site at <https://www.nala.org/certification/certtest2view>. Please keep this certificate in the event of a CLE audit or further information is needed.

**PLEASE COMPLETE THE SPACES BELOW AND ATTACH A PROGRAM**

Session Length In Hours	Session Topics (Description and Speakers)	Validation of Attendance
1.0 Substantive	Check Please! - Checklists, Forms & Communications / Linda Monaco	<i>Linda Monaco</i>

Name of CP (Please Print)			NALA Account Number (On Mailing Label)		
			149113		
Signature of CP			Name of Seminar/Program Sponsor		
			Check Please! / Attorneys' Title Fund Services, Inc.		
Address			Authorized Signature of Sponsor Representative		
			<i>Linda Monaco</i>		
			Date of Educational Event:		
City:		State (XX):			
Preferred e-mail address			Location:		
			Recorded Webinar		

For Office Use Only	
<b>Substantive hours</b>	
<b>Non-substantive hours</b>	
<b>Ethics</b>	



**FL BAR Reference Number: 2412446N**

**Title:** Check Please! Checklists, Forms &  
Communications

**Level:** Intermediate

**Approval Period:** 05/01/2025 - 11/30/2026

**CLE Credits**

General 1.0

**Certification Credits**

Real Estate 1.0