**${companyName}**

**${companyAddress1}**

**${companyAddress2}**

**${companyAddressCSZ}**

**PHONE: ${companyPhone}**

**FAX: ${companyFax}**

                                                                ${Date-Today-Numbers}

${Borrower1Fullname}

${Borrower2Fullname}

${Borrower3Fullname}

${Borrower4Fullname}

${Borrower1HomeAddress}

${Borrower1CSZ}

RE: ${PropertyAddress}, ${PropertyCity}, ${StateName} ${PropertyZip}

        File #:  ${FileNumber}

Thank you for selecting **${companyName}** to handle your refinance.

We will be in contact with you once your lender asks us to schedule your closing. In the

meantime, please complete the enclosed Payoff Authorization and fax or email it back to us as soon as possible.

If this is not a cash-out refinance, and you plan on bringing money to closing, we will try to have the amount necessary for closing the day prior to settlement. In the event that this amount is not available, please obtain a CASHIERS CHECK payable to**${companyName}**for the amount provided by your loan officer. If the amount of your check exceeds the amount you need to settle, the overage will be refunded to you. If the amount of your certified check is short, you may write a personal check up to $2000.00. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution.

If you have any questions, please do not hesitate to call my office. If you have a complaint, please contact our Complaint Officer, Stephen Little at [slittle@BroadviewTitle.com](mailto:atstephen.little@penfedtitle.com) or call 410-547-5783.

Sincerely,

**${companyName}**

Please provide us with your best Contact Phone # and email address:

Phone#                                                 Alt Phone#

Email address:

**Payoff Authorization**

RE: ${PropertyAddress}, ${PropertyCity}, ${StateName} ${PropertyZip}

File#: $FileNumber}

**Payoff Information:**

1st Mortgage Lender: (Approx. Outstanding Balance: $                                                                                                  )

Lender Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Account #:   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone#: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2nd Mortgage/Home Equity/LOC Lender: (Approx. Outstanding Balance:$                                                                    )

Lender Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Account #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone#: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**\*Important Note: If you have a Home Equity or Line of Credit, please refrain from taking any draws from this point forward. When we order the payoff, your account may be frozen, and any outstanding checks may bounce.**

**Please release payoff information including the above mortgages, along with any HOA dues, water and sewer charges, Owner’s Policies, Settlement Statements and any and all liens (secured and unsecured) in reference to the sale or refinance of the above mentioned property to ${companyName} .**

Dated this:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

${Borrower1Fullname}

SSN:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

${Borrower2Fullname}

SSN:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

${Borrower3Fullname}

SSN: