**WITNESS CLOSING DISCLOSURE AND SCOPE OF WORK**

This Disclosure dated ${SettlementDate}, by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, (hereinafter referred to as Closer); and ${Borrower1and2FullName} (hereinafter referred to as Buyer/Borrower(s); hereby discloses that the above named Closer is not an employee of ${companyName} (hereafter "AGENT")and is acting as an independent contractor for the sole purpose of witnessing and notarizing the signing of loan documents in connection with the refinance transaction by the Buyers/Borrower(s) for the property located at

${PropertyAddress} ${PropertyCity} ${PropertyStateAbbr} ${PropertyZip}.

That said Closer's fee is paid by the borrower and fully disbursed by AGENT to said Closer at the time of funding. That Buyers/Borrowers hold AGENT harmless for any representations, advice or promises made at the time of signing made by Closer.

That AGENT'S sole purpose and responsibility in this transaction is as escrow agent and agent of the title insurer. AGENT does not represent the borrower, the lender or the closer. Should the Buyer/Borrower(s) desire legal advice as to this transaction that advice must be sought by the Buyer/Borrower(s) own Counsel. That the title search and examination is intended for use solely by the agent in evaluating whether title will be insurable, and if so, communicating the conditions on which a title insurance policy may be issued. That the title search and examination is not intended for use by the Buyer/Borrower(s) for the Buyer/Borrower's own purposes. That a title insurer or its agent prepares a commitment to limit its own risk—by locating and excluding items from coverage—and not on behalf of any party to a real estate transaction. That any title insurance commitment issued (and any supplements or amendments thereto), is solely for the purpose of facilitating the issuance of a policy of title insurance and is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land. That the search of the public record that is performed is for title insurance purposes only. If the Buyer/Borrower(s) wishes to have a search performed for another purpose, the Buyer/Borrower(s) should contact an abstractor and separately order and purchase such other search. The product provided by AGENT is title insurance and the only services provided are closing services. Any Buyer/Borrower who does not purchase title insurance may not rely on the title insurer or its agent to protect his or her interests or to disclose all detrimental information contained in the public record. Buyer/Borrower(s) who desire protection against the possibility that negative information exists that was not revealed in the agent’s or title insurer's search of the records and/or commitment must obtain title insurance and in the course of a title defect will seek recourse solely through the title policy.

SEEN AND ACCEPTED ON ${SettlementDate}.

${BorrowersSignatures}

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

Closer