**DISBURSEMENT AUTHORIZATION** Case No.: ${FileNumber}

Date: ${Date-Today-Words2DigitDay}

This page is attached to and made a part of the SETTLEMENT STATEMENT in the matter of the conveyancing from the SELLER(S) to the PURCHASER(S), signatory below, the date and place, and of the property shown on Page 1 of the two (2) page form HUD-1.

IN REFERENCE TO THE ABOVE CASE, we the undersigned, agree and understand:

1. The PURCHASER(S) and SELLER(S) by their signatures below, do hereby acknowledge receipt of a copy of the settlement statement or closing disclosure ("CD"), and do approve and accept the same as a correct presentation of the transaction and their agreement with each other. It is understood and agreed by the said parties that there is no attorney client relationship except for the purpose of examination and certification of title to the above described property except as specifically stated otherwise in writing, and that this ${companyName} (hereafter "COMPANY") takes no liability for matters not appearing of record when title examination is made. The PURCHASER(S) also hereby acknowledge notification that the company, as a duly licensed agent of the title insurer, is entitled to receive a commission of the title insurance premium to be paid by the company issuing the title insurance policy involved in the settlement of my/our loan and/or purchase.

2. The SELLER(S) hereby approve and accept the above statement as a correct presentation of my/our agreement with the PURCHASER(S). The SELLER(S) state under the penalties of perjury that there are no other deeds of trust, mortgages, special assessments levied or pending or other liens or other unpaid bills affecting the property or judgments other than shown on the Settlement Statement or CD (and those listed are true and correct) and the SELLER(S) hereby guarantee prompt and immediate payment and release and full satisfaction of same.  The PARTIES herein agree that this loan and its final disbursement are expressly contingent on the receipt of an updated title report which reflects no liens of encumbrances within six (6) months of the date of this settlement and which have not already disclosed. I/We fully understand that if the updated title report reveals any such lien, judgment or encumbrance which would constitute a lien to which this Deed of Trust/Mortgage would be subordinate, this transaction will be null and void and final disbursement of this loan and any proceeds thereof would not occur. Any and all funds disbursed to the benefit of the PARTIES would immediately be returned.

3. The parties hereto hereby understand and agree that the accuracy of information furnished to COMPANY, the company settling and closing this case, as to insurance, taxes, assessments, principal and interest or assumed deeds of trust, mortgages and other evidences of indebtedness, if any, water and sewer charges, escrow funds and similar items are not guaranteed by COMPANY, or its employees, although every effort is made to ascertain this information accurately. It is understood and agreed that COMPANY assumes no liability, express or implied, for notices of and/or actual violations of governmental orders or requirements, if any, issued by any departments, office, or other authority of local, State, County or Federal government as to Ownership occupancy, zoning and/or similar laws regulations and/or ordinances.

4. The PURCHASER(S) and SELLER(S) understand that the executed settlement documents are being held in escrow and that settlement is not complete until the following requirements for settlement are satisfied: (1) All checks are received and cleared; (2) Insurance Policy and Paid Receipt are received at settlement or at lender's office, where said insurance is required; (3) Satisfactory Termite Report is received at settlement or at lender's office; (4) All lender's requirements are fulfilled; (5) Oral assumption/payoff figures are verified, or written assumption/payoff figures are received; (6) Assignment of Funds checks are received and cleared; (7) Clear title rundown prior to recording is obtained.

5. In the event recordation and disbursement of funds are delayed due to either the PURCHASER(S) presenting an "assignment of funds" or due to the delay in the PURCHASER(S) checks clearing our bank, the settlement agent is authorized and instructed to deduct from the proceeds due to the SELLER(S) the additional interest due under any loan or loans on the subject property, resulting from delay in paying off SELLER'S loans. If applicable, the PURCHASER(S) agree to reimburse the company for all such additional interest which they may pay to any secured lender, in order to obtain the necessary release or releases of any secured trust.FURTHER, we the undersigned do hereby certify that we are aware that the Federal Deposit Insurance Corporation (FDIC) coverages apply only to a maximum amount for each individual depositor. The funds for this settlement are being deposited in federally insured bank for disbursement. We understand that we indemnify and hold harmless COMPANY for any loss occurring which arises from the fact that the amount of the loan may cause the aggregate amount of any individual depositor's accounts to exceed the insured amount and that the excess amount is not insured by the FDIC or that FDIC insurance is not available on certain types of bank instruments.

6. The Parties understand and agree that COMPANY may make subsequent proper adjustments in the event any information and/or items on the Settlement Statement furnished to the company proves incorrect, or escrow or other funds prove insufficient and agree to pay and/or reimburse COMPANY any further sums thus found to be due. Since all computations and adjustments are subject to final audit. The parties understand and agree that amounts shown on the HUD1 for government recording fees are estimates only, are normally estimated slightly higher than the actual fees, and that no refunds or adjustments are made for recording fees that are less than the amount stated.

7. The parties further understand and agree if requested by COMPANY, to fully cooperate and adjust all TYPOGRAPHICAL OR CLERICAL ERRORS ONLY, discovered in any or all of the closing documentation presented at settlement. The undersigned appoint COMPANY as their attorneys-in-fact to correct any such errors, initial or sign for the parties in case of inadvertent omissions, place our initials on documents where corrections are made, and/or sign our names to any document or form. In the event this procedure is utilized, the party involved shall be notified and shall receive a corrected copy of the changed or additional document.

ADJUSTMENTS

Cash from Borrower from Settlement Statement - Line 303                                       ==========================

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Line 303 Cash from Purchasers for Settlement as Amended                                       \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Cash to Seller from Settlement Statement - Line 603                                                    ==========================

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Line 603 Cash to Seller from Settlement as Amended                                                   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

We the undersigned acknowledge receipt of a true, correct and conformed copy of original.

${BorrowersSignatures$}