



Today's Date
Borrower Name
Borrower Address
Borrower Address

RE: Refinance of property located at **Subject Property Address**

Dear **Borrower Name**,

Red Door Title is pleased to represent **Lender** regarding your Refinance of the above captioned property. Please note this letter is not a guarantee or commitment by **Lender** regarding approval of your loan. Red Door Title does not represent the Borrower in the transaction. We will be performing the functions outlined below:

1. A title search on your new property
2. Prepare and process all closing documents
3. Coordinate the closing with all applicable parties
4. Close the transaction and handle disbursement of funds to the appropriate parties
5. Answer any questions you have regarding the closing process

Please return the enclosed forms and answer in full otherwise it could delay your closing.

Once we have been informed by your Lender to schedule the closing, we will be in contact to schedule a date, time, and place for the closing to occur.

Funds needed to close should be in the form of a Bank Check payable to Red Door Title, or by wire to Red Door Title's Account. There is a \$50.00 charge per outgoing wire and a \$25.00 charge per incoming wire. Pursuant to standards and the Bar Associations, we can only disburse on confirmed clear funds, therefore, we are unable to accept a personal check.

PLEASE NOTE: WIRE FRAUD IS RAMPANT IN OUR INDUSTRY. IN ORDER TO PROTECT YOU, WE WILL PROVIDE YOU WITH OUR WIRING INSTRUCTIONS VIA CERTIFID, SECURED EMAIL OR FAX. YOU WILL NEVER RECEIVE OUR WIRE INSTRUCTIONS FROM ANY OTHER THIRD-PARTY OTHER THAN CERTIFID.

It is extremely important that all borrowers attend closing. If you anticipate a problem with this, please notify us immediately so that we can make alternate arrangements. A Power of Attorney MAY NOT be allowed by your lender.

If title is held in Trust this will require Lender approval and we will need all your Trust Documents so that Red Door Title may prepare a Trustee Certificate, or you may provide a Trustee Certificate prepared by your own attorney.

If you plan on having any persons on the deed that are not on the loan, this too will require Lender approval.

You are required to bring a **non-expired**, government-issued photo identification to closing. Examples include: Driver's License, Passport, State Non-Driver's Identification or Military Photo Identification. **WE WILL NOT BE ABLE TO CLOSE YOUR TRANSACTION WITH AN EXPIRED ID.**

Please note that we will need your social security number(s) {or Tax ID for a Trust} to close the transaction.

If you have any questions, please feel free to contact me by phone or email. Also, please visit our website at www.reddoortitle.com for more information on the closing process.

I look forward to working with you!

Sincerely,

Processor's Name

Processor's Email

Processor's Phone:

Processor's E-fax:

Processor's Office Address:

Enc. Borrower Information Form