FLORIDA TITLE & GUARANTEE AGENCYTM

The Closing Experience

Dear Valued Client,

It is our pleasure to welcome you to your Florida Title & Guarantee Closing Experience. We believe that "The Experience is Everything[®]." We want you to know that we have made *your* experience with us our number one priority.

The Closing Process: Whether selling, purchasing, or refinancing a home or commercial property, Florida Title & Guarantee Agency will provide you, our client, with professional, responsive, and caring treatment. We are responsible to carry out the closing process in accordance with the terms set forth in the purchase and sale agreement. Once an order has been received, your transaction is opened in our closing system. Then, our title representative or processor will coordinate all of the information needed to effectuate the closing. We coordinate with buyers, asset managers, sellers, attorneys, lenders, and all vendors involved in your transaction. Upon the examination of the title, we will issue the status of the title in the form of a title insurance commitment or binder. We will follow all of the title insurance requirements set forth therein, and prepare the closing documents, including the settlement statement. Once the closing is complete, we will handle disbursement of all funds and recording of all documentation in the public records. Once the recording is complete, a title insurance policy will be issued.

Communication: It would be our pleasure to have our licensed title agents contact you and take you through the closing process, step by step. We will listen and respond to your needs. We will communicate with you, depending on your preference, via mail, email, by fax or by phone. We encourage you to browse our convenient, user friendly website, <u>www.FTGAgency.com</u>. Our goal is to exceed your expectations throughout the entire closing process by providing you with exceptional communication.

Our Company: Florida Title & Guarantee Agency is an experienced, professional title insurance agency servicing all of the Florida markets. Our Consumer Brochure contains additional information about us, as well detailing for you our product and services. We can provide you with a copy at your request, or you may access it through our website.

Thank you for the opportunity to handle your closing, and for placing your confidence in us. Your satisfaction is a critical element of our success. Florida Title & Guarantee Agency truly appreciates your business.

Warm Regards,

Your Closing Staff