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CLOSING NOTICE TO BORROWER

IF THIS IS A REFINANCE WITHIN TEN YEARS, YOU MAY BE ENTITLED TO A REDUCED TITLE INSURANCE PREMIUM. PLEASE DISCUSS WHETHER YOU ARE ELIGIBLE FOR A DISCOUNTED PREMIUM WITH YOUR TITLE COMPANY.

As you are the owner(s) of the property we are examining for the sake of a new mortgage or deed of trust where a loan policy of title insurance is to be issued, we are notifying of your potential eligibility for a discounted title insurance premium.

We are notifying you by mail to the address of the property to be mortgaged that a reduced premium for the loan policy may be available to you. A notice that a reduced title insurance premium might be available for this transaction will also be mailed to any other person(s) listed on the application for title insurance for this closing, which person may have been your attorney, your lender, your lender's attorney, your mortgage broker or someone else acting on your behalf.

To determine eligibility for a discounted premium, please provide Avenue 365 Lender Services with either a copy of any title insurance policy that has been issued for your property within the past ten years OR a Closing Statement (HUD) confirming payment of a premium for the prior title insurance policy and the policy amount. Also, please provide evidence of the amount due on the existing mortgage being refinanced.

Please acknowledge your understanding of all of the above by signing below and returning it to us. You may also fax to 484-594-1600 or email to customerservice@avenue365.com.

Thank you,

Date: _____

Sign Here: _____

Printed Name: _____