

**Re: Property:**  
**Borrower:**

We are pleased to inform you that McLain & Merritt, P.C. has been chosen as the closing law firm for your upcoming refinance.

We look forward to assisting with a smooth and efficient closing process.

The attached Borrower Information Sheet can be completed in Microsoft Word or it can be printed and filled out by hand. Please complete the Borrower Information Sheet and return it to our pre-closing department by e-mail or fax.

**Michelle Vail**  
**MVAIL@mmatlaw.com**  
**404-364-3134 (fax)**  
**404-365-4574 (phone)**

Please keep us informed should any information provided on the Borrower Information Sheet change.

A copy of our Funds to Close Policy and Wiring Instructions are included in this packet. Do not hesitate to contact us with any questions or concerns. Thank you for trusting McLain & Merritt, P.C. with your closing.

Sincerely,

McLain & Merritt, P.C. Pre-Closing



**REFINANCE BORROWER INFORMATION SHEET**

**Borrower:**

**Property:**

**BORROWER INFORMATION**

**Borrower #1 Name**

**Preferred Phone**

**Preferred Email**

**SSN**

**Borrower #2 Name**

**Preferred Phone**

**Preferred Email**

**SSN**

**SPECIAL REQUIREMENTS FOR CLOSING**

**Will all borrowers be attending closing? Yes  No**

**Power of Attorney:** *If "No," McLain & Merritt, P.C. will charge \$75, plus recording fees, to draft a Power of Attorney for the borrower not attending closing to appoint an attorney-in-fact.*

**Name of Borrower Not Attending Closing**

**County and State of Residence**

**Name of Attorney-in-Fact**

**County and State of Residence**

**PAYOFF INFORMATION**

*If payoff(s) required, complete and sign the highlighted portions of the Payoff Request and Authorization at the end of this packet.*

**FIRST MORTGAGE**

**Financial Institution**

**Loan Number**

**Contact Phone Number**

**ADDITIONAL MORTGAGE (i.e., Second Mortgage, HELOC):**

**Financial Institution**

**Loan Number**

**Contact Phone Number**



## **FUNDS TO CLOSE POLICY**

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We accept personal checks up to \$5,000. Funds in excess of \$5,000 must be wired or the closing will be delayed. (O.C.G.A. §44-14-13).

Out-of-state purchasers must wire their funds to close even if their bank has a local/affiliate branch in Georgia.

We do not accept other closing law firm checks. Therefore, in instances when there is a preceding sale where our purchasers are receiving proceeds from the sale of their home to be used as down payment funds at the current closing, they will need to make arrangements for a wire to be sent from that closing agent to McLain & Merritt, P.C.

**PURCHASERS PURCHASING WITH ALL CASH ARE REQUIRED TO WIRE THEIR FUNDS TO CLOSE.**

3445 Peachtree Road NE, Suite 500  
Atlanta, GA 30326  
Phone: 404-365-4574  
Fax: 404-364-3134

To: \_\_\_\_\_ (Lender Name)

Fax: \_\_\_\_\_

ATTN: Payoff Department

**PAYOFF REQUEST AND AUTHORIZATION**  
**(Subject Property Being Sold)**

**BORROWER:**

**SUBJECT PROPERTY:**

**LOAN NUMBER:** \_\_\_\_\_

**PAYOFF GOOD THROUGH:** \_\_\_\_\_

Please fax a written payoff to:  
McLain & Merritt, P.C.  
Real Estate Pre-Closing Department  
ATTN: Michelle Vail  
Fax: 404-364-3134

Sincerely,  
McLain & Merritt

*This shall serve as authorization for the release of a written payoff statement to McLain & Merritt, P.C.  
I/we accept the applicable fax fee.*

**BORROWER(S):**

**SOCIAL SECURITY NUMBER(S):**

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

3445 Peachtree Road NE, Suite 500  
Atlanta, GA 30326  
Phone: 404-365-4574  
Fax: 404-364-3134

To: \_\_\_\_\_ (Lender Name)

Fax: \_\_\_\_\_

ATTN: Payoff Department

**CREDIT LINE PAYOFF REQUEST AND AUTHORIZATION  
(Subject Property Being Sold)**

**BORROWER:**

**SUBJECT PROPERTY:**

**LOAN NUMBER:** \_\_\_\_\_

**PAYOFF GOOD THROUGH:** \_\_\_\_\_

Please fax a written payoff to:  
McLain & Merritt, P.C.  
Real Estate Pre-Closing Department  
ATTN: Michelle Vail  
Fax: (404) 364-3134

Sincerely,  
McLain & Merritt, P.C.

*This shall serve as authorization for the release of a written payoff statement to McLain & Merritt, P.C. I/we accept the applicable fax fee. Please be advised that this letter authorizes you to freeze any referenced credit line upon issuance of your payoff statement demand. If you require further authorization, please contact the undersigned immediately. **Payment pursuant to your payoff statement (demand) will eliminate any security interest you have in the property in question.** In order to avoid unsecured additional advances the account must be frozen upon issuance of your payoff demand. If you make any additional advances they will not be secured by the subject property. We will be completing an escrow/closing transaction involving a new owner or lender in reliance on the release of your security interest in the property. Upon payment you will be obligated to issue a release of the deed to secure debt securing the line of credit.*

**BORROWER(S):** \_\_\_\_\_

**SOCIAL SECURITY NUMBER(S):** \_\_\_\_\_

\_\_\_\_\_  
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