

WACHOVIA MORTGAGE, FSB

LENDER'S CLOSING INSTRUCTIONS

LOAN NO.: 0048511552

## SECTION IX - TITLE INSURANCE

THE NAMES SHOWN ON THE ENCLOSED SECURITY INSTRUMENT MUST BE EXACTLY AS TITLE TO THE PROPERTY IS HELD. IF THE NAMES ON THE SECURITY INSTRUMENT DIFFER FROM THE NAMES ON TITLE, PLEASE CALL 1-800-873-7340.

YOU MUST SEND THE TITLE POLICY OR TITLE PRODUCT CHECKED BELOW TO THE ADDRESS INDICATED ON THE SECOND PAGE OF THESE INSTRUCTIONS WITHIN THE TIME FRAME REQUIRED.

- WACHOVIA MORTGAGE, FSB WILL ACCEPT AN ORIGINAL ALTA SHORT FORM LENDER'S TITLE POLICY. THE ORIGINAL SHORT FORM TITLE POLICY MUST REFERENCE OUR LOAN NUMBER AND BE RETURNED TO US WITH THE EXECUTED CLOSING PACKAGE WITHIN 24 HOURS AFTER SETTLEMENT.
- In the event a Short Form Title Policy is not available, Wachovia Mortgage, FSB will accept an original Long Form Lender's Title Policy. The original Long Form Title Policy must reference our Loan Number and be received by us within 30 business days after settlement.
- WACHOVIA MORTGAGE, FSB WILL ACCEPT A CREDITORS' RIGHTS EXCEPTION ONLY IF IT IS IN THE FORM OF THE 1992 REVISION TO THE ALTA POLICY OF TITLE INSURANCE.
- Collect for Survey/Improvement Location Certificate and remit to survey company, if applicable.
- Provide survey, certified copy of survey, or existing survey affidavit, whichever is applicable/required.
- The Title Policy must include the following Endorsements: 100.18; 103.3; 8.1; 100; 111.8; 116
- The Title Policy may only include the following Exceptions identified in your Preliminary Title Report/Commitment to Insure dated 03/26/08:  
: A-D EC; 1-3 IN;
- The Title Policy must not contain an exception to coverage for the interest of any spouse.

**EQUITY LINES OF CREDIT LOANS ONLY**

- WACHOVIA MORTGAGE, FSB REQUIRES THE FOLLOWING TYPE OF TITLE PRODUCT WHICH MUST BE PROVIDED TO US NO LATER THAN 30 DAYS AFTER SETTLEMENT:
- The Security Instrument in the amount of \$1,110,000.00 is to be recorded in **FIRST** lien position. This must be reflected on the Title Policy or Title Product checked above, if any.
- Issue the Lender's Title Insurance Policy or Title Product, as checked above, in the amount of \$1,110,000.00 to Wachovia Mortgage, FSB, its successors and/or assignees.
- No secondary financing is permitted. Notify Wachovia Mortgage, FSB prior to closing, if there is a concurrent closing of another loan, or any transfer of title to the same property.

**FOR LOANS CLOSING CONCURRENTLY WITH ANOTHER WACHOVIA MORTGAGE, FSB LOAN**

- Refer to the Closing Instructions for the Wachovia Mortgage, FSB concurrent loan number for additional title coverage instructions.

**FOR TEXAS RATE AND TERM REFINANCES ONLY (NO EQUITY LOANS)**

- You are to obtain P-39 (b) Express Insurance with the title policy insuring against:  
"Possible defect in the lien of the insured mortgage because of the insured's inclusion of closing costs including mortgage broker compensation in the original principal of the indebtedness secured by the insured mortgage."

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WACHOVIA MORTGAGE, FSB	LENDER'S CLOSING INSTRUCTIONS	LOAN NO.: 0048511562
SECTION XIII - SPECIAL INSTRUCTIONS - CONTINUED		

(X) RECEIPT OF SIGNED WACHOVIA MORTGAGE LOAN DISCLOSURES.

(X) NO SECONDARY FINANCING PERMITTED

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