

HARLAN
AND ASSOCIATES
ATTORNEYS AT LAW

Closing Information

Contact Information

HARLAN
AND ASSOCIATES
ATTORNEYS AT LAW

Harlan and Associates, LLC

5775 Glenridge Drive
Building B, Suite 550
Atlanta, Georgia 30328

TEL: (770) 817-1012
FAX: (770) 817-1013
WEB: <http://www.harlan-law.com>

5775 Glenridge Drive
Building B, Suite 550
Atlanta, Georgia 30328

T: 770 817 1012
F: 770 817 1013
www.harlan-law.com

Stephen A. Harlan

of counsel
Michael C. McGoff

Loan documents should be emailed to **packages@harlan-law.com**.

Title requests may be faxed to (770) 817-1013 or emailed to **titles@harlan-law.com**. You can also order title online at **www.harlan-law.com**.

The status of any closing can be viewed at any time online at **www.harlan-law.com/istatus**. Additionally, closings may also be scheduled online at **www.harlan-law.com** as well.

Post-closing requests can be faxed to (770) 817-1013, emailed to **postclosing@harlan-law.com**, or submitted online at **www.harlan-law.com**.

Here are some helpful e-mail addresses. They're pretty self-explanatory.

- disbursing@harlan-law.com
- packages@harlan-law.com
- postclosing@harlan-law.com
- preclosing@harlan-law.com
- scheduling@harlan-law.com
- titles@harlan-law.com

Your time is valuable. Always email us first! It's way more efficient for everyone!

Think about it like this: how long does it take you to call us with a simple question, wait on hold to speak to someone, then wait as we track down a file for you and find an answer for you? Now compare that to how long it takes to send an email. We guess you'll spend much less time dashing off a quick email to us than calling. So save yourself the time and always email first!

Email. **It's the future!**

Wiring Instructions

Funds should be wired to:

PNC Bank
75 5th Street
Atlanta, Georgia 30308

Account Name: **Harlan and Associates, LLC IOLTA Account**
Account Number: 5325634055
Routing Number: 031000053
SWIFT CODE: PNCCUS33

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Jackson W. Jones

Please reference the borrower's name and the property address on all wires. We love wires; we really love them when we can identify what they're for.

Loan packages may be emailed to packages@harlan-law.com

Timely Funding and Good Funds Notice

AMOUNTS REQUIRED FOR CLOSING

Any amount greater than \$5,000.00 required for closing must be wired to us. We will not accept certified funds to close in excess of \$5,000.00. Amounts less than \$1,000 may be paid by personal check. Sorry, it's the Georgia Good Funds Law.

LENDERS

O.C.G.A. § 44-14-13(d) states that "The lender shall **at or before the loan closing** deliver loan funds to the settlement agent" (emphasis added). Failing to deliver funds in a timely fashion may subject a lender to a borrower's actual damages, attorneys' fees, and an amount of money equal to \$1,000.00 or double the amount of interest payable on the loan for the first sixty days, whichever is greater. O.C.G.A. § 44-14-13(e). **Georgia is a wet funding state.**

ACH TRANSFERS

ACH transfers are not the same as wires. ACH transfers are subject to federal laws that give a consumer a 60-day ability to claim that a transfer is unauthorized; and if claimed unauthorized, the funds will be immediately withdrawn from our IOLTA account. Consequently, **ACH transfers are not considered settled funds under the Georgia good funds law.** Please do not send us funds by ACH transfer.

*Know what? Once a wire is sent, it may take several hours to reach our bank.
Sending a wire early is much better than later!*

Fee Sheet

| | |
|--------------------------------|---|
| Title Examination Fee: | \$150.00 and up, depending on County; Rush services available for an additional \$50.00; |
| Settlement Fee: | \$450.00 |
| Administration Fee: | \$150.00 |
| Closing Protection Letter Fee: | \$35.00 |
| Title Insurance: | Please see the following sheets for Lender's and Owner's title insurance premiums. You can also use our calculator at http://www.harlan-law.com ! |
| Processing Fee: | \$80.00 |

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What these fees mean:

Title Examination Fee: This is the cost to conduct a title search for your property, and includes preparing a title abstract.

Settlement Fee: The Settlement Fee represents the cost of completing the closing, including preparing the Closing Disclosure, executing the closing package, receiving and disbursing all funds, and all other tasks typically involved with your closing.

Administration Fee: This charge includes all closing package generation fees, post-closing fees, electronic storage fees, wire fees, courier fees, title insurance commitment fees, and any other additional costs associated with your closing.

Closing Protection Letter Fee: Issued by Fidelity National Title Insurance, a closing protection letter insures a lender against any loss caused by the act or omission of an agent. Lenders request closing protection letters for every closing. Cash closings typically do not incur this fee.

Title Insurance: Title policies are underwritten by Fidelity National Title Insurance and always include gap coverage. When both an Owner's and Lender's policy are being issued, we apply a simultaneous-issue discount to the cost of the owner's policy. We offer both standard and enhanced title policies.

A title insurance calculator may be found online at <http://www.harlan-law.com>.

Processing Fee: This includes the cost of preparing any deeds to be recorded, including drafting PT-61 forms. It also includes the actual cost of recording charged by the county Clerk of Court.

A note on cash closings: We don't issue closing protection letters for cash closings unless we are specifically asked to by the buyer.

*If you would like additional information or other specific charges,
just let us know. We're here to help!*

We Match Fees!
***Harlan and Associates will happily match verified fees
charged by other closing attorneys.
Simply send a copy of a fee sheet along with your title order!***

Driving Directions

We are located at 5775 Glenridge Drive, Atlanta, Georgia 30328 in the Sandy Springs/Perimeter area of town. Mapquest, Yahoo Maps, Google Maps, and most GPS systems (at least the ones we've checked, though by repute Garmin systems are a bit funny) are good about getting you here. Anyway, you should probably review these directions before coming to closing.

DIRECTIONS FROM DOWNTOWN AND SOUTH OF I-285:

Head north on Georgia 400. Take Exit 4A for I-285 East, and get off on the first ramp to the right. This ramp is marked for the Glenridge Connector. At the top of the exit ramp, turn left onto the Glenridge Connector. Follow the Glenridge Connector for about half a mile, and it will become Glenridge Drive. Pass under 285, and Lakeside Office Park will be immediately on your right. Building B is the taller of the two buildings you will see when you enter the office complex.

DIRECTIONS FROM ALPHARETTA AND NORTH OF I-285:

Head south on Georgia 400. Take Exit 3 for the Glenridge Connector. At the top of the exit ramp, turn left onto the Glenridge Connector. Follow the Glenridge Connector for about half a mile, and it will become Glenridge Drive. Pass under 285, and Lakeside Office Park will be immediately on your right. Building B is the taller of the two buildings you will see when you enter the office complex.

DIRECTIONS FROM THE WEST:

Travel east on I-285. Take Exit 26 for Glenridge Drive. At the bottom of the exit ramp, turn left onto Glenridge Drive. Pass under 285, and Lakeside Office Park will be immediately on your right. Building B is the taller of the two buildings you will see when you enter the office complex.

DIRECTIONS FROM THE EAST:

Travel west on I-285. Take Exit 27 for Georgia 400 South. Get off at Exit 3 for the Glenridge Connector. At the top of the exit ramp, turn left onto the Glenridge Connector. Follow the Glenridge Connector for about half a mile, and it will become Glenridge Drive. Pass under 285, and Lakeside Office Park will be immediately on your right. Building B is the taller of the two buildings you will see when you enter the office complex.

HELPFUL HINTS:

- The Glenridge Connector turns into Glenridge Drive as it crosses Johnson Ferry. *They're the same road.*
- Lakeside Office Park is the first office complex outside of the perimeter on Glenridge Drive. There's a sign. It says: "Lakeside."
- There is a stoplight on Glenridge Drive at the entrance to our office park.

You are always welcome to call if you get lost!

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Notice on Good and Collected Funds

Here's some legalese. But it's important:

The Georgia Good Funds Law prohibits from disbursing on any closing until it is fully funded with collected funds. O.C.G.A. § 44-14-13(c). Collected funds “means funds deposited, finally settled, and credited to the settlement agent’s escrow account.” O.C.G.A. § 44-14-13(a)(1).

Cash, cashier’s checks, certified checks, bank drafts and personal checks do not constitute collected funds until those checks have been deposited and credited to our IOLTA account. Really. That means they have to sit overnight with our bank before they’re considered “collected.” And that’s only if they’re deposited before two in the afternoon.

Cashier’s checks, in particular, cause a great deal of confusion. The Georgia Good Funds Law allows disbursement upon receipt of a cashier’s check, “**provided that such funds are immediately available and cannot be dishonored or refused when negotiated or presented for payment.**” O.C.G.A. § 44-14-13(c)(1). The vast majority of certified checks brought to closing do not fall under this exception.

(Why? Because cashier’s checks can be stopped. And there’s been a rash of reports of buyers first depositing cashier’s checks into their own accounts using their smartphones before presenting them at closing.)

Wired funds, however, are almost always considered collected funds upon receipt. The use of wires is highly encouraged, and we will happily provide to you our instructions for incoming wires. We will also, upon request, wire any outgoing funds at no additional cost or charge to you.

Please understand that some transactions regrettably may be closed in escrow pending receipt of collected funds. We totally apologize for any inconvenience this may cause, but we really have little other choice.

We appreciate your attention and cooperation in this matter.

*Have any questions? Want a copy of the Georgia Good Funds Law?
Just let us know!*

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Michael C. McGoff

Client Portfolio

Over the years, we've had the pleasure to work with:

| | |
|---|--------------------------------------|
| Accredited Home Lenders, Inc. | Harbor Mortgage Services |
| Advanced Lending Network | Heritage Bank of the South |
| Aegis Mortgage Corporation | Homebanc Mortgage Corporation |
| AME Financial Network | Homebridge Financial Services |
| America One Finance | Homecomings Financial Network |
| American Brokers Conduit | Homestar Financial Corporation |
| American Financial Network, Inc. | Hometown Lenders |
| American Home Mortgage, Inc. | Homevestors |
| American Mortgage Exchange | Horizon Private Equity |
| American Mortgage Express Corp. | HSBC Mortgage Corporation |
| American Mortgage Network, Inc. | Hunter Mortgage |
| American Sterling Bank | Iberiabank Mortgage Company |
| America's Wholesale Lender | Indymac Bank FSB |
| Ameris Bank | Interbay Funding. LLC |
| Amerisave Mortgage Corporation | Just Mortgage, Inc. |
| AmTrust Mortgage Corp | Keystone Capital Holdings, Inc. |
| Anchor Funding Corporation | Lawrence Maddox Mortgage Corporation |
| Angel Oak Funding | Lenders Direct Capital Corporation |
| Apex Realty, LLC | Lonestar Mortgage and Realty Group |
| Atlanta Postal Credit Union | Long Beach Mortgage |
| Atlantic Equity Mortgage Services, Inc. | M&T Bank |
| Atlantic International Company of Georgia | M&T Mortgage Corporation |
| Athens First Bank and Trust | Madison and Canal LLC |
| Autopilot Complete Real Estate | Madison Mortgage Company |
| Bandl Group, LLC | Main Street Bank |
| Bank of America, NA | Main Street Financial, Inc. |
| Bank of North Georgia | Marshall and lisle |
| Bayrock Mortgage Corporation | Meridian Lending, Inc. |
| BB&T | Meritage Mortgage Corporation |
| BNC Mortgage | Metrocities Mortgage LLC |
| Branch Banking and Trust | Military Family Home Loans, LLC |
| Brayden Capital Home Loans | Mortgage First |
| BSM Financial LP | Mortgage Investors Corporation |
| Buckhead Mortgage Associates, Inc. | Mortgage IT, Inc. |
| Buckhead Mortgage Company | Mortgage Lenders of America |
| Canton Street Mortgage | Mortgage Lenders Network USA |
| Cash Homebuyers, Inc. | MTW Investment Financing, LLC |
| CBC National Bank | National City Bank |
| Chase Home Finance | National City Mortgage |
| Christensen Financial, Inc. | Navy Federal Credit Union |
| Cimarron Mortgage | New Century Mortgage Corporation |
| CIT Group | New South Federal Savings Bank |
| Citibank FSB | North American Savings Bank |
| Citimortgage | Novation Mortgage |
| Citizens First Savings Bank | One World Mortgage Corporation |
| Coast to Coast Short Sales, LLC | Opteum Financial Services, LLC |
| Cobb Mortgage Professionals | Option One Mortgage Company |
| Coldwell Banker Mortgage | Ownit Mortgage Solutions, Inc. |
| Cole Mortgage Company | Patriot Bank of Georgia |
| Colonial Bank | Peachstone Capital, Inc. |
| Colonial Investment Group | People's Choice Home Loans, Inc. |
| Colorado Federal Savings Bank | Pensco Trust Company |
| Complete Choice Realty | Perfect Mortgage |
| Cornerstone Home Loans | PHH Mortgage Services |

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| | |
|---|---|
| Corsini Financial Services, LLC | PHM Financial Services |
| Countrywide Home Loans, Inc. | Pine State Mortgage Corp. |
| CreditMax Mortgage | Platinum Mortgage Services, Inc. |
| Crescent Mortgage Company | Platinum Properties Group |
| Dana Capital Group | Premia Mortgage |
| Decision One Mortgage Company | Primary Capital Advisors, LLC |
| Dependable Homes, LLC | Primary Residential Mortgage |
| Dreamhouse Mortgage Corporation | Prime Capital Group, LLC |
| E*Trade Mortgage | Provident Funding Associates, LP |
| Edward Jones Mortgage | RBC Bank |
| EMC | RBC Centura |
| Emory Alliance Credit Union | Real Estate Solutions Providers, Inc. |
| Emory Federal Credit Union | Realty Mortgage Corporation |
| Encore Credit Group | Regions Bank |
| Entrust Retirement Services | Regions Mortgage |
| Envoy Mortgage | Renasant Bank |
| Equifirst Corporation | Saxon Mortgage, Inc. |
| Equity Trust Company | Sebring Capital Partners |
| ERA Mortgage | Security Atlantic Mortgage Company |
| Everbank | Senderra Funding, LLC |
| Family Home Loans | Sharpe Mortgage Lending Services |
| Fidelity Bank | Sierra Pacific Mortgage |
| Fifth Third Mortgage Company | Solid Rock Equities, LLC |
| First Coweta Bank | Southpoint Financial Services |
| First Fidelity Funding and Mortgage | Southstar Funding, LLC |
| First Franklin | State Farm Bank FSB |
| First Horizon Home Loans Corporation | Sterling National Mortgage Company |
| First Magnus Financial Corporation | Sun America Mortgage Corporation |
| First National Bank of Nassau County | Sunshine Mortgage Corporation |
| First NLC Financial Services, LLC | SunTrust Home Equity |
| First Option Mortgage | SunTrust Mortgage, Inc. |
| First State Bank | Swan Financial |
| Flag Bank | Synovus Mortgage Corporation |
| Flagstar Bank, FSB | Taylor Bean & Whitaker |
| FMF Capital, LLC | Terrace Mortgage Company |
| Foundation Financial Group | The Brand Banking Company |
| Freedom Mortgage Company | The Mortgage Store Financial, Inc. |
| Fremont Investment & Loan | U.S. Bank Home Mortgage |
| Frog Hollow Holdings | USAA |
| Full Spectrum Property Holdings | United California Systems |
| G Squared Financial, LLC | United International Mortgage Corporation |
| Georgia Federal Credit Union | United Wholesale Mortgage |
| Georgia One Financial Mortgage, LLC | Utah Financial, Inc. |
| Georgia Trust Bank | Wachovia Bank, NA |
| GMAC Mortgage Corporation | Wachovia Mortgage Corporation |
| Greenpoint Mortgage Funding, Inc. | Walker Jackson Mortgage Company |
| Harbin Loans | Washington Mutual Bank, FA |
| Harbor Mortgage Services | WBSS Enterprises, Inc. |
| Home America Mortgage, Inc. | Webster Bank NA |
| Home Loan Center, Inc. (Lending Tree Loans) | Wells Fargo Bank, NA |
| GMAC | Whitney National Bank |
| Greenbox Loans | Williams Mortgage Depot, LLC |
| Greentree Servicing | Winstar Mortgage |
| | WMC Mortgage Corporation |
| | Worldwide Financial Group |
| | WR Starkey Mortgage, LLP |

*We'd love to handle your closings as well. Please contact us.
We'll be happy to discuss how Harlan and Associates can be of service to you!*



**LAWYERS PROFESSIONAL LIABILITY POLICY
DECLARATIONS**

Agency:
700324

Branch:
912

Policy Number:
268094711

Insurance is provided by Continental Casualty Company,
333 S. Wabash Ave. Chicago IL 60604
A Stock Insurance Company.

1. NAMED INSURED AND ADDRESS:

Harlan Florence
5775 Glenridge Drive
Building B, Suite 550
Atlanta, GA 30328

NOTICE TO POLICYHOLDERS:

This is a Claims Made and Reported policy. It applies only to those claims that are both first made against the insured and reported in writing to the Company during the policy period. Please review the policy carefully and discuss this coverage with your insurance agent or broker.

2. POLICY PERIOD:

Inception: 04/01/2016
at 12:01 A.M. Standard Time at the address shown above

Expiration: 04/01/2017

3. LIMITS OF LIABILITY:

Inclusive of Claims Expenses

Each Claim: \$1,000,000
Aggregate: \$1,000,000

Death or Disability and Non-Practicing
Extended Reporting Period Limit of Liability:

Each Claim: \$1,000,000
Aggregate: \$1,000,000

4. DEDUCTIBLES:

Inclusive of Claims Expenses

Aggregate: \$10,000

5. POLICY PREMIUM:

Annual Premium: \$7,140.00

Total Amount: \$7,140.00

Includes CNA Risk Control Credit of \$ 0.00

Includes Net Protect Premium, see coverage endorsement if applicable

6. FORMS AND ENDORSEMENTS ATTACHED AT INCEPTION:

G-118011-A (Ed. 06/2015), G-118012-AC (Ed. 03/1999), CNA-82437-XX (Ed. 06/2015), G-118016-ACC (Ed. 12/2011), G-118024-A (Ed. 04/2008), G-118029-A (Ed. 04/2008), G-118039-A10 (Ed. 05/2008), G-118062-A10 (Ed. 05/2008), GSL-3398-XX (Ed. 04/2008), GSL-51943-XX (Ed. 12/2011)

7. WHO TO CONTACT:

To report a claim:
CNA – Claims Reporting
P.O. Box 8317
Chicago, IL 60680-8317
Fax: 866-773-7504 / Online: www.cna.com/claims
Email: SpecialtyProNewLoss@cna.com
Lawyers Claim Reporting Questions: 800-540-0762

Authorized Representative

03/28/2016
Date



Continental Casualty Company
333 S. Wabash Ave.
Chicago, IL 60604

LAWYERS PROFESSIONAL LIABILITY POLICY

ATTORNEY SCHEDULE

Policy Number: 268094711

Name of Each Lawyer

John Michael Florence

Michael C. McGoff

Stephen A Harlan

Named Individual Retroactive Date

N/A

02/17/2011

04/01/2005

We Like Trees! Really!

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We donate a portion of our legal fees from every closing to Trees Atlanta, because trees are awesome.

Visit Trees Atlanta online at treesatlanta.org.

