



4974 HIGBEE AVE, STE 202, CANTON, OH 44718  
(330)818-0212 | FAX: (330)818-0215

Seller  
Address  
City State & Zip Code

**RE: Property Address**  
**File No.:**

Dear Seller,

Stonegate Title Agency has been designated as the Escrow Agent for the sale of the above referenced property. We look forward to working with you on your transaction.

Pursuant to Ohio law, we are required to provide you with Notice of Availability and Offer of Closing Protection Coverage. This coverage protects and indemnifies you against loss, due to theft or misappropriation of funds or failure to properly disburse funds from your transaction.

Enclosed please find the Notice of Availability and Offer of Coverage. **Please elect or decline coverage by placing a check mark in the appropriate space, and sign where indicated.**

A Seller Information/Authorization Form is also enclosed. This document will allow your current mortgage lender to release mortgage payoff information to our office, as necessary for closing. Please complete the requested information, as applicable, and return to our office.

Additionally, a reissue rate (a reduced premium for title insurance) may be applicable to your transaction. Eligibility for the Reissue Rate applies so long as you provide an Owner's policy with an effective date of less than 10 years after the effective date of the policy insuring the owner in the current transaction.

Please send the completed forms back either by fax to (330)818-0215 or by e-mail to Escrow Team.

Thank you for your assistance and we look forward to working with you.

Sincerely,

Escrow Officer

**NOTICE OF AVAILABILITY AND OFFER  
OF CLOSING PROTECTION COVERAGE**

Seller: Seller

Buyer: \_\_\_\_\_

Borrower: \_\_\_\_\_

Lender: \_\_\_\_\_

Re: Licensed Agent: Stonegate Title Agency

Premises: Property Address

Commitment/File No.:

**Notice of Availability of Closing Protection Coverage**

Pursuant to Ohio Revised Code Section 3953.32, you are hereby notified of the availability of Closing Protection Coverage from Old Republic National Title Insurance Company in connection with the above-referenced transaction for the premium stated in the Offer of Closing Protection Coverage outlined below.

Closing or settlement of a real estate and/or mortgage loan transaction can be characterized as having two components. One component pertains to the title to the Premises and the title insurance policy therefore. The other component pertains to the handling of funds and documents. A title insurance policy **does not** cover losses due to the mishandling of funds or documents. However, Closing Protection Coverage, as outlined below, **does** provide such protection.

Description of Coverage: The Closing Protection Coverage indemnifies you against the loss of settlement funds resulting from any of the following acts of the Licensed Agent or anyone acting on behalf of the Licensed Agent, subject to certain conditions and exclusions specified in the Closing Protection Coverage Form:

- (1) Theft, misappropriation, fraud, or any other failure to properly disburse settlement, closing or escrow funds; and
- (2) Failure to comply with any applicable written closing instructions, when agreed to by the Licensed Agent.

You are covered by a Closing Protection Coverage Form only if it is specifically addressed to you. A copy of the Closing Protection Coverage Form is available upon request.

**Offer of Closing Protection Coverage**

Pursuant to Ohio Revised Code Section 3953.32, you are hereby offered Closing Protection Coverage from Old Republic National Title Insurance Company in connection with the above-referenced transaction.

Premium for Coverage: The premium for the Closing Protection Coverage is \$40.00 for Lender; \$55.00 for Seller; \$20.00 for Buyer/Borrower; and \$20.00 for any other applicant for title insurance, and in no case shall the premium be less than \$40.00 for this coverage in any transaction.

**Acceptance of Offer/Declination of Offer**

I (We), the undersigned, acknowledge receipt of this Notice of Availability of Closing Protection Coverage and Offer of Closing Protection Coverage and

**do accept** the said Offer \_\_\_\_\_  
**do not accept** the said Offer \_\_\_\_\_

If this Offer is accepted, the undersigned hereby agrees to pay the applicable premium.

\_\_\_\_\_ Date

**A lender's closing instructions requiring Closing Protection Coverage is deemed to be its acknowledgement of receipt of the Notice of Availability of Closing Protection Coverage and its acceptance of the Offer of Closing Protection Coverage.**



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**Seller Information/Authorization Form**

Name: \_\_\_\_\_ Name: \_\_\_\_\_

EIN: \_\_\_\_\_ - \_\_\_\_\_ EIN: \_\_\_\_\_ - \_\_\_\_\_

SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ SSN ----- \_\_\_\_\_

Marital Status:  Married  Single Marital Status:  Married  Single  
If married, name of spouse: \_\_\_\_\_ If married, name of spouse: \_\_\_\_\_

Email Address: \_\_\_\_\_

Property Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Work Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Cell Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Is this a rental property?  Yes  No  
If yes, we will provide a rents and security deposit form for you to complete.

If title is held in the name of an LLC, Corporation or Partnership please provide us with the operating agreement.

Is there a water and/or sewer account associated with the property?  Yes  No  
If yes, who services the water and sewer accounts?: \_\_\_\_\_

Are you a "foreign person" as defined in the Foreign Investment Property Tax Act?  Yes  No

**Current Mortgage Information:**

1<sup>st</sup> Mortgage Company: \_\_\_\_\_

Loan Number: \_\_\_\_\_ Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

2<sup>nd</sup> Mortgage Company/Home Equity Line Company: \_\_\_\_\_

Loan Number: \_\_\_\_\_ Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

I/We hereby authorize Stonegate Title Agency to verify and obtain any information necessary pertaining to past and present mortgages, lines of credit, and any other accounts of which information may be required. The information obtained by Stonegate Title Agency is only to be used in the processing my real estate transaction.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

## Stonegate Title Agency

### PRIVACY NOTICE

#### **PURPOSE OF THIS NOTICE**

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Stonegate Title Agency and its affiliates mentioned in this notice.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law. We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as fulfillment service providers.

**WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.**

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

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Date