

POWER OF ATTORNEY SIGNING REQUIREMENTS

The Power of Attorney verbiage will show underneath all signature lines. (Abbreviations and/or POA stamps are not allowed).

The entire closing package must be executed as follows:

Example:

Borrowers are *John and Mary Smith*

John will be signing for Mary

Documents must be signed as Mary Smith by John Smith as Attorney in Fact

The following states require to be signed as "Agent"; **IL, NY, SC, PA and WI**

Example:

Documents must be signed as Mary Smith by John Smith her (/his) agent

Failure to follow the exact procedure/signature requirement may delay funding and cause resigning of Borrower's documents. Please make sure they are accurate, so we can avoid any delays.

Thank you,
Guaranteed Rate