

**Holland Land Title &
Abstract Company, Inc.**

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Memo

To: Examining/Closing Counsel
From: HLTAC Underwriting Department
Date: 10/5/2011
Re: Water Guarantees and Real Property Taxes---Proof of Payment

Please keep in mind the following requirements, while closing.

Water Guarantees---

- A personal guarantee from a seller/owner is acceptable, only if the following criteria are met:
- The amount owed is verified, AND
- The amount appears on the HUD as a credit to buyer (copy of HUD submitted with closing package)

OR

- A copy of the check for payment

In the alternative only an attorney guarantee will allow this item to be omitted.

Omitting Real Property Taxes---city, school, county, user fee or village or condo/association fees

- A copy of the paid receipt

OR

- The amount appears on the HUD as a credit (Copy of HUD submitted with closing package)

OR

- A copy of the check for payment of same

The above items(s) must be submitted with your closing package/mark-up in order NOT to delay the issuance of the policy.

Any questions, please contact the underwriting department.