

StoneBridge Land Title Agency, Inc.
11800 Conrey Road
Suite 220
Cincinnati, Ohio 45249



BUYER CLOSING INSTRUCTIONS

Buyer: _____

Property: _____

Re: Seller: _____

 Purchase Price: _____

 Buyer's Agent: _____

 SLTA File No.: _____

 Real Estate
 Contract Dated: _____

 Lender: _____

In consideration of the Buyer's acceptance of the offer of Closing Protection Coverage pursuant to Ohio Revised Code Section 3953.32 and the agreement to pay the applicable premium, this Agreement represents the instructions of the Buyer with respect to the closing of the transaction described above. The Lender is making a loan to Buyer to be secured by the real property described in the Real Estate Contract (the "Contract"), which is attached to these instructions. The undersigned expressly acknowledges and agrees that the attached is a copy of the fully integrated contract.

The Lender will be delivering the loan funds and Buyer will tender the amount set forth in Line 303 of the approved Settlement Statement (the "Funds") to be deposited into Escrow Agent's IOTA account. The Funds are being delivered to Escrow Agent in escrow and are to be held and disbursed in accordance with the following instructions:

Upon receipt of Good Funds (as defined by Section 1349.21) sufficient to close this transaction, and Escrow Agent's determination that it can close the transaction in accordance with the Contract, the Seller's Closing Instructions, the Lender's Closing Instructions and these instructions, including the Special Conditions hereinafter set forth, Escrow Agent is authorized and directed to do all of the following:

1. Record the Deed and Mortgage in the County Recorder's office and pay the recording fees vesting title in the Buyer and creating in the Lender a first lien on the Property.
2. Pay the conveyance fees and/or taxes as required.
3. Payoff the current mortgages and other encumbrances per the creditor's instructions.
4. Pay the real estate commissions in accordance with the approved Settlement Statement.
5. Prorate and pay taxes in accordance with the approved Settlement Statement
6. Disburse the other funds in accordance with the approved Settlement Statement.

Unless otherwise agreed in writing, Escrow Agent's duties and obligations shall be determined in accordance with its Standard Conditions of Escrow, which are attached to these instructions.

If the Escrow Agent receives inconsistent instructions and cannot close the transaction in the manner described above, the Escrow Agent is directed to stop the closing, and obtain written instructions approved by all parties.

Buyer

Buyer

Accepted and Agreed to:

StoneBridge Land Title Agency, Inc.

Escrow Officer