

**To:** Settlement Agents  
**From:** United Bank  
**Effective Date:** October 3, 2015  
**Subject:** United Bank Questionnaires and Service Level Agreement

As a reminder, you were notified in September that you needed to agree to our service level requirements in order to remain on our approved attorney list. Those requirements are:

1. Return title to United Bank within 10 days of receiving the request from the bank.
2. Provide United Bank with payoff information and per diem rate at least 15 days prior to the scheduled closing date.
3. Sign and meet 100% of the requirements in United Bank's "Protection of Confidential Info" questionnaire. (Attached: Must have "Yes" answers to questions 3-13 and 15 & 16)
4. Provide United Bank with any pertinent info required on the Closing Disclosure at least 15 days prior to the scheduled closing date.
5. Old liens need to be addressed in Schedule B stating they are being paid/released.
6. If using a Quit Claim deed, provide a copy to the bank at least 15 days prior to the closing.
7. Address any UCC findings with subordinations, when required, at least 15 days prior to the closing.
8. Address any Rights and Benefit liens at least 15 days prior to the closing.
9. Address any septic/sewer liens at least 15 days prior to closing, as the loan may have to be re-underwritten if an additional lien payment is required.

If you agree with all of the above requirements, please send a confirmatory email stating such to [unitedbank@catic.com](mailto:unitedbank@catic.com).

You were also sent the Protection of Confidential Information Questionnaire to complete and were instructed to return same to us at United Bank ([mmartinez@bankatunited.com](mailto:mmartinez@bankatunited.com)). Upon your acceptance of our service level requirements and your return to us of a completed and appropriately answered questionnaire, you will be noted as approved on our approved attorney list and will be able to represent us at residential closings.

Thank you for your attention in these matters.