

HELOC CERTIFICATION

(Attorney Certification regarding mortgages securing home equity lines of credit)

Penn Attorneys/Ohio Bar Title's File No: _____

To: Ohio Bar Title Insurance Company
900 State Street, Suite 320
Erie, PA 16501-1427

From: _____

I hereby certify that I have examined the open mortgages reported as liens in the above-referenced file and have determined the following:

NONE are identified as securing a line of credit (open-end mortgage).

OR

There are open mortgages that secure a line of credit (HELOC), and these mortgages are identified as follows:

Instrument/RB # _____ Page # _____

Instrument/RB # _____ Page # _____

Instrument/RB # _____ Page # _____

Instrument/RB # _____ Page # _____

AND

For the above-referenced HELOC mortgages, I attach copies of the executed

- Payoff Request,
- Borrower's Acknowledgment, and the
- Borrower's Authorization to Close the Account

I understand and have followed the underwriting guidelines provided by Ohio Bar Title Insurance Company in the handling of these mortgages.

Dated: _____

Approved Attorney