



## DISCLOSURE AND ACKNOWLEDGMENT

Address:    File No.:

By signing this statement, I acknowledge the following:

1. That PROPER TITLE, LLC IS NOT ACTING AS MY AGENT, ATTORNEY, REPRESENTATIVE OR FIDUCIARY at this real estate and/or refinance closing, whichever is applicable.
2. That PROPER TITLE, LLC's employee who has attended this closing represents only Proper Title, LLC and the lender whose employees are not present.
3. That PROPER TITLE, LLC's employee has identified certain documents to me as he or she has presented them to me for signing, but HAS NOT GIVEN ME LEGAL ADVICE AS TO MEANING OR EFFECT OF THE DOCUMENTS. I understand that any of his or her statements about the documents are not legal advice to me. If I have an attorney, that attorney is my only attorney in this transaction.
4. That I have either read all of the closing documents or am responsible for my own failure to have read them. I UNDERSTAND THAT PROPER TITLE, LLC IS NOT RESPONSIBLE FOR EXPLAINING TO ME THE EFFECT OF THE DOCUMENTS I HAVE SIGNED.
5. THAT I HAVE READ THIS STATEMENT AND UNDERSTAND IT.

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Buyer

\_\_\_\_\_

Seller