



A Division of Equity Trust Company

P.O. Box 2526, Waco, TX 76702-2526
PHONE: 800-955-3434 (option 2), 254-751-1505 (option 2)
FAX: 254-751-0872
E-MAIL: IRAServices@SterlingTrustCompany.com

CLOSING INSTRUCTIONS FOR SALE OF REAL ESTATE

1. Equity Trust Company, d.b.a. Sterling Trust ("Sterling") will need to execute the deed. When forwarded to Sterling, the deed will either need to be signed by the Account Holder for approval or be accompanied by a copy of the Closing Statement which has been signed by the Account Holder as their approval of the sale.
2. Any other documents requiring Sterling's signature must first be completed where necessary by the Account Holder. The Account Holder must initial each signature line to acknowledge that they have "read and approve" documents for signing before Sterling can execute them.
3. Include mailing address for the return of executed closing documents.
4. In order to return the original documents via overnight delivery, one of the following must be provided:
 - Return Label
 - Overnight courier account number
 - Signed authorization from the Account Holder to charge the overnight fee to Account Holder's Sterling account or Credit Card. If paying by credit card, only Visa or MasterCard are applicable. Please include name as listed on the card, card number, expiration date and security code. The Account Holder may also pay by including a check made payable to Equity Trust Company for the overnight fee along with the closing documents.
5. The Account Holder must ensure that the documents are received by Sterling at least three days prior to closing to allow for processing time. Send to the attention of Real Estate via fax to 254-751-0872 or IRAServices@SterlingTrustCompany.com.
6. Sterling will charge a processing fee for the real estate sale at the time the documents are executed. The fee will be deducted from the account unless paid in advance.
7. If the property sold is debt-financed and the loan payments are being made automatically from the Sterling account, the Account Holder must provide written instruction to discontinue the loan payments.

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