

Title Commitment Request



Loan Number: 5038002873

Lender: Northpointe Bank

We request that Cottonwood Title Insurance Agency, Inc. provide a title commitment for the below identified property:

Borrower Information:

Borrower: Zachary Goodrich DOB: 03/25/1987 Marital Status: Married

Co-Borrower: Morgan Goodrich DOB: 07/20/1992 Marital Status: Married

Borrower2 : Nathan Goodrich DOB: 03/21/1972 Marital Status: Married

Co-Borrower 2: _____ DOB: _____ Marital Status: _____

Borrower Contact Info: zach@candlelighthomes.com

Property Information:

Subject Property: 3083 N Lone Pine St Property Type: Detached
Eagle Mountain, UT 84005 Occupancy: Primary Residence

Transaction Details:

Purpose: Purchase Purchase Price(if applicable): 561,610.00 Loan Amount: 533,529.00

Est Closing Date: 08/20/2025 Policy Type: _____

If the transaction is a purchase, a copy of the purchase agreement will be attached to the email request form. When the request is complete, please send to: Terri.Groves@northpointe.com

If you have questions, my contact information is below:

Loan Coordinator: Terri Groves Loan Officer: Brady Johnson

Phone: (616) 410-7512 Phone: (385) 429-6145

SEE PAGE 2 FOR TITLE REQUIREMENTS ATTACHED HERETO & MADE A PART OF

TITLE INSURANCE REQUIREMENTS

PLEASE PROVIDE THE MOST RECENT ALTA LOAN POLICY WITHOUT EXCEPTIONS
(SHORT FORM MAY BE ISSUED AT CLOSING)

- Commitment must have effective date less than 90 days, or provide a Gap Letter
- Commitment should reflect the proposed insured and loan amount on page 1
- Commitment to show the following Endorsements will be issued with the Final Policy
 - ☒ Alta 9 / T-19.2 or T-19.3 – Restrictions, Encroachment, and Minerals
 - ☒ Alta 8.1 / T-36 – EPA
 - ☐ Alta 5 / T17 – PUD – if applicable
 - ☐ Alta 4 / T-28 – Condo – if applicable
 - ☐ Alta Balloon / T-39 – Balloon – if applicable
 - ☐ Alta 6 / T-33 – ARM – if applicable
 - ☐ Alta 7/T-31 – Manufactured Housing
 - ☐ Alta 13.1/T-5 – Leasehold
 - ☐ Alta 22
 - ☐ Alta N/A – Title Search Only

- Lender name on title commitment to read: Northpointe Bank, ISAOA/ATIMA

PLEASE PROVIDE THE FOLLOWING ITEMS ALONG WITH THE COMMITMENT:

- Closing Protection Letter (specific to borrower and property)
 - Mortgagee to read: Northpointe Bank, ISAOA/ATIMA 3333 Deposit Dr NE, Grand Rapids, MI 49546
- Last Vesting Deed of record
- Property Taxes – Specify Base Amount; Include project tax amount, if Purchase or Const Perm
- Prelim CD – MUST INCLUDE:
 - Endorsement and CPL costs need to be broken out and not included in the Lender's Title Policy Fee.
 - Owner's Title Policy; Realtor Commission; & Transfer Taxes, as applicable – REGARDLESS OF WHO IS PAYING
 - Estimated Tax Prorations using the Est Close Date of: 08/20/2025
 - Contact Information on page 5 complete including: Company and Agent State License #s.
- Wire instructions
- Copy of earnest money deposit check (if purchase)
- Copy of recorded survey or new survey if ordered (if applicable)
- Email address for closing packages

NOTE: The borrower(s) are NOT allowed to choose the Notary Closer for the closing/signing of this loan. The title company is responsible for choosing the notary closer and ensuring that the closing package is signed, dated, and notarized accurately.