



Instructions for Execution of Power of Attorney

Please read entirely prior to executing the POA

For use when the borrower or non-borrowing co-owner will be unable to attend the scheduled closing to sign his/her mortgage documents.

- The Grantor's name...
 - Should be typed to match current vesting on title (refinance) or how it appears on the sales contract (purchase). There is one exception to this: generation indicators (i.e. Jr., Sr., II, III, etc.) should always be included when applicable, even if that is not how the Grantor's name appears on title or the contract.
 - There are two places for the Grantor's name to be typed on the FNB preferred POA form. The two should match.
 - the first instance appears in paragraph 1, blank 1
 - the second instance appears directly below the Grantor's signature line.
 - The closing package will be prepared to match the Grantor's typed name on the POA.
 - The POA form must be signed EXACTLY AS THE NAME IS TYPED in BLUE ink by the Grantor in the presence of TWO unrelated parties – a witness and a notary public (some states may require two witnesses and a notary public).
- The gray blanks in the POA form...
 - Should be completed to the extent they are known prior to execution of the POA.
 - Any that cannot be determined at time of execution may be completed at closing based upon the information provided in the closing package. Be sure to add sufficient spaces to the blanks before printing to allow for this information to be handwritten in at a later time.
 - All of the blanks in paragraph 2 (including the Roman numerals) should reference the transaction type (purchase or refinance). The five cells in this paragraph were created as drop-down boxes – the correct answer should be selected in each prior to printing the form (and should be consistent throughout).
- The Attorney-in Fact *should not* be an interested party (i.e. someone who stands to profit from the transaction, such as a realtor, loan officer, or closing attorney), although it is the Grantor's prerogative to designate whomever he so chooses.
- The legal description must be attached when the POA is sent for recording.
- When printing the POA, make sure all signature lines are included on the same page.
- Please fax a copy of the fully executed POA to the settlement agent and lender, along with a legible, enlarged copy of the Grantor's government-issued photo I.D. The original POA must be delivered to the settlement agent prior to the scheduled closing. Please check with the settlement agent for the preferred method of delivery.

If you have any questions about these instructions or the corresponding FNB "preferred" POA form, please contact **Brianne Aston** at First National Bank of Nassau County:

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