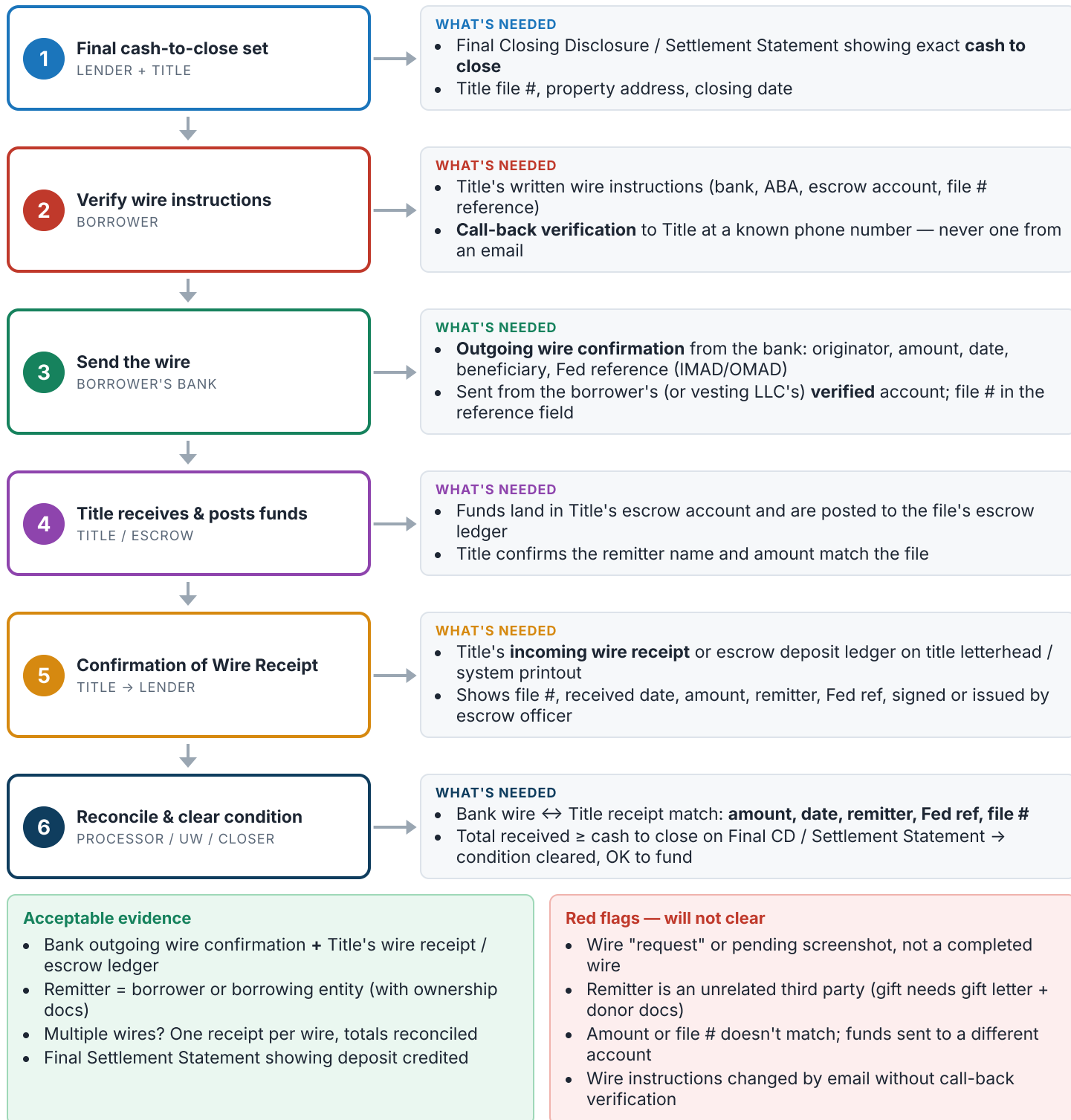


Flow of Funds: Wire to Title & Confirmation of Receipt

How to demonstrate borrower funds to close were sent and received by Title — closing condition guide

PAGE 1 · FLOW CHART

Condition to satisfy: Evidence that the borrower's **cash to close** left a verified borrower account by wire and was **received by the title/escrow company** into its escrow account for this file — in the correct amount, from the correct party, before funding.



Step-by-Step Example: What the Documents Look Like

Sample wire confirmation and title receipt, with the fields that must match

1

Get the number

Cash to close from Final CD:
\$87,450.00

2

Verify by phone

Call Title at a known number to confirm the instructions

3

Wire & save receipt

Bank issues an outgoing wire confirmation (Doc A)

4

Title confirms

Title sends its Confirmation of Wire Receipt (Doc B)

5

Match & clear

Reconcile A ↔ B ↔ CD and upload all three to the file

Doc A and Doc B — sample documents

A · Outgoing Wire Confirmation

Sample Community Bank

a	Originator	SAMPLE HOLDINGS LLC
	From account	Business Chk ****4417
b	Amount	\$87,450.00
c	Date sent	10/14/2026 10:42 AM ET
	Beneficiary	EXAMPLE TITLE & ESCROW LLC ESCROW ACCT
	Beneficiary bank / ABA	Demo National Bank / ****0021
	Beneficiary account	****9930
d	Fed ref (IMAD)	20261014DEM00001000123
e	Reference / OBI	FILE ET-26-04512 / 123 EXAMPLE ST
	Status	COMPLETED

WIRE COMPLETED

B · Confirmation of Wire Receipt

Example Title & Escrow LLC

e	Title file #	ET-26-04512
	Property	123 Example St, Pensacola FL
a	Received from	SAMPLE HOLDINGS LLC
b	Amount received	\$87,450.00
c	Date received	10/14/2026 11:05 AM ET
d	Fed ref (IMAD)	20261014DEM00001000123
	Deposited to	Escrow acct ****9930
	Purpose	Borrower cash to close
	Escrow officer	J. Example, Escrow Officer
	Status	POSTED TO FILE LEDGER

FUNDS RECEIVED IN ESCROW

Reconciliation — what must match

Field	Doc A · Bank wire	Doc B · Title receipt	Final CD / Settlement	Match
a Remitter / borrower	Sample Holdings LLC	Sample Holdings LLC	Borrower: Sample Holdings LLC	✓
b Amount	\$87,450.00	\$87,450.00	Cash to close \$87,450.00	✓
c Date	10/14/2026	10/14/2026	Closing 10/15/2026 (received before)	✓
d Fed reference	...0001000123	...0001000123	—	✓
e File # / property	ET-26-04512	ET-26-04512	ET-26-04512 · 123 Example St	✓
Receiving account	Escrow ****9930	Escrow ****9930	Matches verified instructions	✓

Upload to clear the condition

☐ Doc A — bank outgoing wire confirmation (completed)

☐ Doc B — Title Confirmation of Wire Receipt / escrow ledger

☐ Final CD or Settlement Statement showing cash to close

☐ Bank statement showing the debit (if source of funds required)

☐ Entity docs if wired from an LLC (borrower ownership shown)

Condition wording example

"Provide evidence borrower's funds to close of **\$87,450.00** were wired from a verified borrower account and received by the settlement agent."

Cleared when: A and B match on all five lettered fields and the total received is at least the cash to close shown on the final CD.