

AMROCK | Guidelines for Consumers' Funds to Close

Below is a list of general requirements for each form of payment. Note: Some states may have additional requirements.

Funds Type	Details	Limit*	State Exceptions
ACH	This form of payment must be initiated via the Amrock website and approved by the lender. Payments must be initiated by midnight local time on the day of closing.	\$150,000	Texas, Delaware and Hawaii
Wire Transfer via the Fedwire Funds Service	The consumer must typically visit a banking center in order to initiate a wire transfer through the Federal Reserve. The consumer is also responsible for any wire fees charged by their financial institution.	Unlimited	None
Cashier's Check, Official Check, Treasury Check	This is a bank-issued check. Consumer must visit a banking center and may need to pay a fee to acquire one of these checks.	\$50,000	<ul style="list-style-type: none"> *\$10,000 limit for Indiana and Ohio *\$15,000 limit for Delaware
Real-Time Payments (RTP)	Consumer should ask their bank whether they're on the RTP network, and if so, what their limit on transfers is.	Varies by banking institution	Delaware and Hawaii
Personal Check	This is a check written from a personal bank account in the consumer's name.	\$1,500	<ul style="list-style-type: none"> Hawaii *\$500 limit for Indiana, Florida and Utah *\$1,000 limit for Delaware
Account Transfer, Direct Deposit	This is not accepted as a form of payment at this time.	N/A	N/A

All personal, cashier's, official and treasury checks must be brought to closing and made payable to Amrock, except in Georgia. All Georgia checks should be made payable to our licensed Georgia attorney, John Masen, Esq.

BANK NAME

DATE

PAY TO THE ORDER OF

Amrock

\$

DOLLARS

SIGNATURE

*Limits are per closing, not per item.

For more information, contact our Client Relations team at (313) 877-2000, or email us at ClientRelations@amrock.com.