

## Exhibit A

To: \_\_\_\_\_

### Opinion

We have audited the accompanying schedule of Statement of Assets and Liabilities of Trust (Escrow) Fund Accounts of \_\_\_\_\_ as of \_\_\_\_\_, and the related notes.

In our opinion, the schedule of the Statement of Assets and Liabilities of Trust (Escrow) Fund Accounts referred to above presents fairly, in all material respects, the assets and liabilities of \_\_\_\_\_, as of \_\_\_\_\_, in accordance with accounting principles generally accepted in the United States of America.

### Basis of opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Information section of our report. We are required to be independent of \_\_\_\_\_ and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Responsibilities of management for the financial institution

Management is responsible for the preparation and fair presentation of the schedule in accordance with accounting principles generally accepted in the United States of America and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the schedule that is free from material misstatement, whether due to fraud or error.

In preparing the schedule, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about \_\_\_\_\_'s ability to continue as a going concern within one year after the date that the schedule is available to be issued.

## **Auditor's responsibilities for the audit of the financial information**

Our objectives are to obtain reasonable assurance about whether the schedule as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the schedule.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the schedule, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the schedule.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of \_\_\_\_\_'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the schedule.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

**Location of firm** (City, State where Auditor's Report is issued) \_\_\_\_\_

**Firm's signature** \_\_\_\_\_ **Report date** \_\_\_\_\_

# Exhibit B

Name \_\_\_\_\_

## STATEMENT OF ASSETS AND LIABILITIES OF TRUST (ESCROW) FUND ACCOUNTS

As of \_\_\_\_\_

### ASSETS

- |  |          |          |
|--|----------|----------|
| 1) Cash (Exhibit C)                      |          | \$ _____ |
| 2) Investment Held for Specific Accounts |          |          |
| Deposits at Financial Institutions       |          |          |
| (Banks and Savings & Loan Associations)  | \$ _____ |          |
| Certificates of Deposit                  | \$ _____ |          |
| Other (specify)                          |          |          |
| _____                                    | \$ _____ |          |
| _____                                    | \$ _____ |          |
| Total Investments (Exhibit D)            |          | \$ _____ |
| 3) Escrow Receivables (Exhibit E-2)      |          | \$ _____ |
| 4) TOTAL ASSETS                          |          | \$ _____ |

### LIABILITIES

- |   |          |          |
|---|----------|----------|
| 5) Bank Overdrafts (Exhibit C)            |          | \$ _____ |
| 6) Escrow Deposits (Exhibit E)            |          | \$ _____ |
| 7) Policy Guaranty Fees                   |          | \$ _____ |
| 8) Guaranty Assessment Recoupment Charges |          | \$ _____ |
| 9) Other (specify)                        |          |          |
| _____                                     | \$ _____ |          |
| _____                                     | \$ _____ |          |
| _____                                     | \$ _____ |          |
| Total Other                               |          | \$ _____ |
| 10) TOTAL LIABILITIES                     |          | \$ _____ |

# Exhibit C

Name \_\_\_\_\_

## STATEMENT OF CASH BALANCES

As of \_\_\_\_\_

Undeposited Funds.....\$ \_\_\_\_\_

Bank Number	Name and Address of Bank	Acct. #	Depositor's Name as It Appears On the Bank Statement	Balance
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				

PAGE TOTALS.....\$ \_\_\_\_\_

TOTAL FROM OTHER PAGES: CASH .....\$ \_\_\_\_\_

BANK OVERDRAFTS .....\$ ( \_\_\_\_\_ )

RECAP:

Total Cash (Exhibit B, Line 1) .....\$ \_\_\_\_\_

Bank Overdrafts (Exhibit B, Line 5) .....\$ ( \_\_\_\_\_ )

\$ \_\_\_\_\_

## Exhibit D

Name \_\_\_\_\_

### INVESTMENTS HELD FOR SPECIFIC ACCOUNTS

FOR PERIOD ENDING \_\_\_\_\_  
(All escrow funds not listed on Exhibit C)

	NAME OF DEPOSITORY OR SECURITIES HELD AND BANK ACCOUNT NUMBER	TYPE OF ACCOUNT	G. F. NO. AND BENEFICIARY	BALANCE
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				

TOTAL FROM OTHER PAGES .....\$ \_\_\_\_\_

TOTAL.....\$ \_\_\_\_\_

# Exhibit E

Name \_\_\_\_\_

Date \_\_\_\_\_

## STATEMENT OF ESCROW DEPOSITS AND RECEIVABLES

AS OF \_\_\_\_\_

	NUMBER OF FILES	AMOUNT
<hr/>		
CREDIT BALANCES (DEPOSITS) OPEN 3 YEARS OR LONGER (Attach Exhibit E-1).....	_____	\$ _____
CREDIT BALANCES (DEPOSITS) OPEN 1 YEAR TO 3 YEARS .....	_____	\$ _____
CREDIT BALANCES (DEPOSITS) OPEN LESS THAN 1 YEAR.....	_____	\$ _____
<u>TOTAL CREDIT BALANCES</u> (Exhibit B, Line 6) .....		\$ _____
<hr/>		
DEBIT BALANCES UP TO AND INCLUDING \$200 .....		\$ _____
DEBIT BALANCES OVER \$200.....		\$ _____
<u>TOTAL DEBIT BALANCES</u> (Exhibit B, Line 3) .....		\$ _____
<hr/>		
NUMBER OF GF FILES ACTUALLY EXAMINED .....	=====	





## Exhibit E-3

### ANALYSIS OF BANK OVERDRAFTS AND OTHER IRREGULARITIES

FOR YEAR ENDING \_\_\_\_\_

**A)**

BANK NAME AND ACCOUNT NUMBER	GF NO.	AMOUNT	DATE OF ORIGIN	DATE OF CLEARANCE	EXPLANATION

**B)**

GIVE COMPLETE EXPLANATION OF ANY OTHER IRREGULARITIES WHICH ARE NOT EXPLAINED ELSEWHERE IN THE REPORT.

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# Exhibit G

Name \_\_\_\_\_

Date \_\_\_\_\_

**SCHEDULE E**  
**PAYMENTS FOR TITLE INFORMATION**  
(To Be Completed by Title Attorneys)

Date Paid	To Whom Paid	County Where Land Is Located	Policy No. & GF File No.	Amount Paid

(Attach additional sheets as required)

