

# MEDALLION GOLD INC.

131 Sand Creek Road, Suite B  
Brentwood, CA 94513  
(925) 254-5200  
(510) 295-4878 fax

## INSTRUCTIONS (DATED DECEMBER 27, 2017)

**TO: Chicago Title Company**

**ESCROW NO: \*\*\***  
**BORROWER: \*\*\***  
**LOAN NO: G-\*\*\***  
**PROPERTY: \*\*\*, CA**

**Attn: Escrow Officer Name**  
**Telephone ( \*\*\* ) \*\*\*-\*\*\*\***

The following documents are deposited with you as escrow agent for **Medallion Gold Inc.** and the beneficiary of the enclosed **Deed of Trust** to be used only in accordance with our instructions:

1. **Promissory Note** in the amount of \$100,000.00;
2. **Deed of Trust** securing the Promissory Note;
5. Check or wire transfer in the amount of \$100,000.00, and
6. Mortgage Loan Disclosure Statement (Borrower), Federal Truth-in-Lending Disclosure Statement, Good Faith Estimates, W-9, Loan Application;

**NO DOCUMENT DEPOSITED WITH YOU IS TO BE REMOVED FROM YOUR OFFICE EXCEPT TO RECORD AND/OR TO RETURN TO THIS OFFICE.**

1. **Borrowers** are to complete and/or date (as indicated) and execute all documents exactly as typed. Any alterations and/or additions must be approved by this office in writing.

2. You may negotiate our **Check** upon instructions of the **Borrower** (date of negotiation of the check is the "funding date") and hold the proceeds in an account insured by the Federal government until recordation of the enclosed **Deed of Trust**. You are instructed to complete the **Promissory Note** in accordance with the terms below and obtain the **Borrower's** signature on all documents deposited with you which provide for the signature of the **Borrower**. You may pay to or credit the **Borrower** the proceeds of our **check** only after you have recorded the enclosed **Deed of Trust** in 1<sup>st</sup> priority position and you agree to provide us within 10 working days a Policy of Title insurance of the following form with endorsements attached in an amount equal to 100% of the amount of the enclosed **Promissory Note** which names the beneficiary of the enclosed **Promissory Note** and the enclosed **Deed of Trust** as insured:

CLTA Standard Policy

The **Policy of Title Insurance** may show only the following items in addition to the printed exceptions and stipulations:

1. Taxes to be paid, and:  
-exceptions \*\*\* as shown on your **Preliminary Report** number \*\*\* dated \*\*\*, 2017.

2. Please include the following terms in the enclosed Promissory Note: the funding date shall be the date that you receive our funds, the due date of the first payment shall be one month from the date of funding, subsequent monthly payments shall be due on the same day of each succeeding month and the remaining balance shall be due 60 months from the date of funding.

3. Secure hazard insurance in an amount equal to at least the total of all debt against the property. The beneficiary of the enclosed **Deed of Trust** is to be named insured. Please provide Evidence of Insurance prior to close of escrow.

4. Collect the following charges:

For the account of Medallion Gold Inc.:

LOAN FEE of \$4,000.00

DOC/DISC. FEE of \$600.00

5. Do not record unless you obtain written verification from all prior lien holders that the debts secured by such liens are current, that the total of all balances secured by such liens do not exceed \$0.

6. Upon close of escrow, return all documents to Medallion Gold Inc. together with a copy of the final closing statement of the **Borrower**.

7. All delinquent taxes, bonds, assessments, homeowner's association dues which effect the property must be paid current prior to recordation.

You may immediately prepare **Borrowers** instructions and you may record when you have fully complied with every instruction and condition set forth herein. These instructions are expressly made revocable and may be withdrawn, amended or supplemented at any time by letter, wire, or by telephone message confirmed in writing. The enclosed may be withdrawn at any time prior to recordation of the enclosed **Deed of Trust**. Please contact **Borrower** when the documents are ready for signature:

Borrower name and phone number

Neither Medallion Gold Inc. nor the **beneficiary** of the enclosed **Deed of Trust** is to be at any expense in this transaction.

Dated: December 27, 2017

Medallion Gold Inc.

By: Brenda Voelker, Broker