



Power of Attorney (POA) Documentation Requirements

All Documents must be complete, clear, and legible

ALL items listed are required to submit the POA for legal review:

1. Copy of the fully executed Specific POA being used for the subject property transaction, signed and notarized.
 - a. If the Power of Attorney is signed and notarized in a different country (not at an American Embassy), an apostille is required.
2. Letter from title verifying the following:
 - a. Approve use of POA
 - b. Acknowledge the requirement that the POA must be recorded concurrently with the security instrument.
 - c. Affirm that a copy of the recorded POA will be provided to Acra Lending.
 - i. Must contain confirmation of ALL the above
3. LOE from borrower as to the relationship between parties and the reason for using a POA in this transaction. *(If applicable, explain the use of a non-family member for the attorney-in-fact)*
4. A copy of the driver's license/ID for the attorney-in-fact.

As a reminder to all parties, we are not attorneys therefore are not offering legal advice regarding the validity of the document itself, if all requirements are met, we are strictly approving the use of a Power of Attorney by the borrower in executing Acra Loan documents subject to title approval.