Abstract & Title
*All people. Always.*

# EARNEST MONEY SUBMISSION OPTIONS

**IMPORTANT:** If closing is to occur in less than 15 days of earnest money submission, payment must be submitted in the form of a cashier's/certified check or wire.

**INDIANA GOOD FUNDS LAW**

EARNEST MONEY IN EXCESS OF $10,000 must be *submitted via wire transfer.*

Title companies can only accept digital payments via ACH transfers for *any* incoming funds using vendors which utilize a system that does not have a pull back or reversal option, ensuring the funds are unconditionally held and irrevocably credited.

## SUBMISSION OPTIONS

| | | |
|---|---|---|
| **WIRE TRANSFER** | **REQUIRED:** Name, cell phone number, and email address of the person sending wire, along with the property address. We will initiate a text and email from CertifID, a secure portal, which will allow you to send and receive sensitive banking information. | ACH transfers sent from a buyer or bank directly are not permitted. |
| **DIGITAL PAYMENT** | Digital Payment using our secure Earnest Money Deposit Tool Vendor, Earnnest. See attached detailed instructions.<br><br>**NOTE:** Earnnest charges a $24 fee for the digital payment. | https://payments.earnnest.com/abstract-title/send/103297 |
| **PHYSICAL CHECK** | Drop off at any office location. All offices have drop boxes for after hours delivery, if needed. See below for locations. | Payable to Abstract & Title - Property address in the memo line - $10,000 or less. |

**71 W. Marion St.**
**Danville, IN 46122**

**65 E. Garner Rd., Ste 400**
**Brownsburg, IN 46112**

**287 Shilioh Crossing Dr.**
**Avon, IN 46123**

**3906 Clarks Creek Rd.**
**Plainfield, IN 46168**

**50 N. Jackson St.**
**Greencastle, IN 46135**

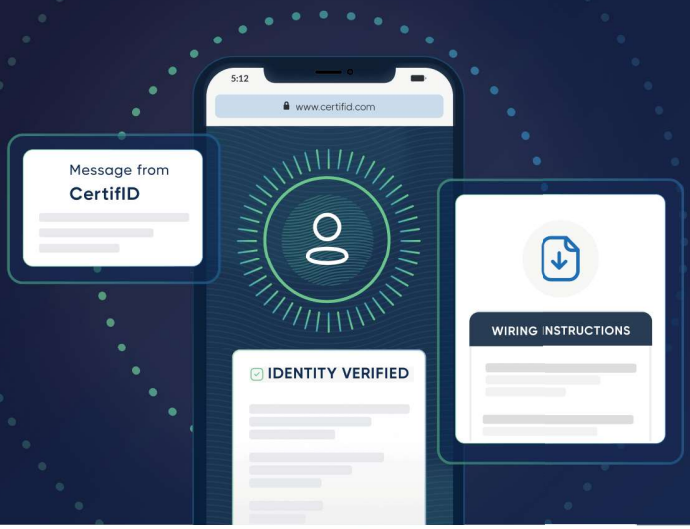
**118 S. Market St.**
**Rockville, IN 47872**

**PLEASE ALLOW 24 HOURS FOR RECEIPT AND PROOF OF DEPOSIT TO BE EMAILED.**

Contact our sales team for any questions.
*We've got you!*
sales@abstract-title.com | 317-282-7739

# Abstract & Title Guaranty Co., Inc. keeps you safe from fraud.

Use CertifID to help protect the transfer of your money.




## Is wire fraud really that serious?

Wire transfers continue to be the most frequently reported payment method for fraud with a reported aggregate loss of $446 Million and an average loss of $195k per victim.

2022 FBI IC3 Report

⚠ Warning: Don't get tricked at the last minute.

Fraudsters hack emails and impersonate your real estate agent, title company, or lender to trick you into sending funds to a fraudulent bank account. Do not trust any wiring information unless it comes through CertifID.

CERTIFID

### Why we partner with CertifID

CertifID is the nation's leading wire fraud prevention solution. CertifID helps verify your identity securely, prior to exchanging sensitive banking information, so you have peace of mind when transferring your money.

### How does CertifID work?

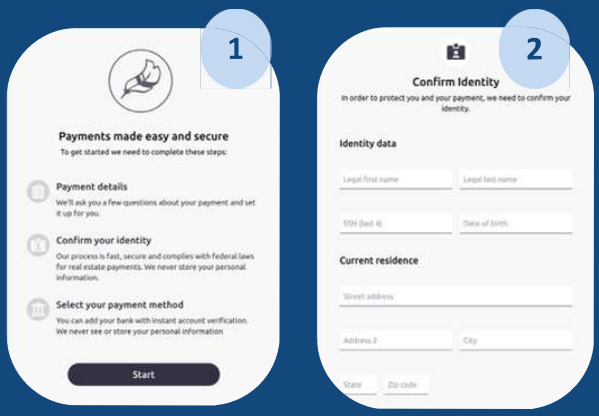
- Receive an email and text message from CertifID.
- Validate your identity in a few simple steps.
- Securely exchange bank account information for a safe transfer of funds.

# DIGITAL EARNEST MONEY INSTRUCTIONS

Complete your real estate payment from the convenience of your own home.

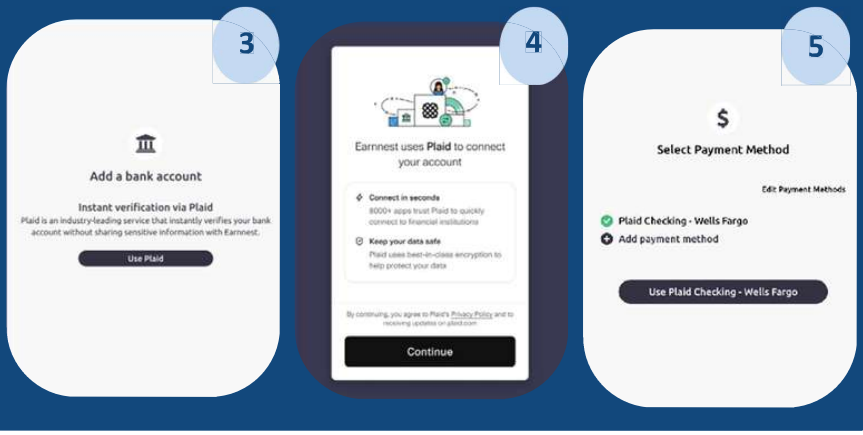
## Payment overview + confirm identity

1. Use the payment link provided below to access the payment portal. Click Start.
2. Provide the information needed to confirm your identity.



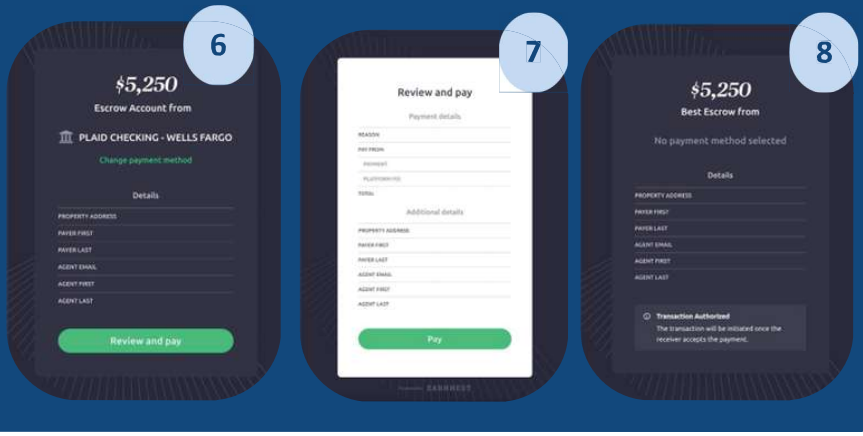

## Connect your bank + choose account

3. Add your bank account. Click Use Plaid.
4. Follow the prompts to connect your bank securely.
5. Select your preferred bank account.




## Review + pay

6. Double-check that you selected the correct bank account you wish to use. Click Review and pay.
7. Review the details of your payment. Click Pay.
8. You've completed your payment!




**Support**

Browse our Resource Library for answers to common questions.
https://earnnest.com
Email us at support@earnnest.com
call Mon-Fri 8am-8pm EST
toll-free 1-888-870-2336

**Your payment link**

https://payments.earnnest.com/abstract-title/send/103297