

LIMITED ENGLISH PROFICIENCY

in an Escrow Transaction



Individuals who do not speak English as their primary language and **who have a limited ability** to **read, speak, write,** or **understand English** may be **Limited English Proficient,** or "LEP." Federal laws provide certain protections for persons with LEP which may require **their lender** to provide them with language assistance in the form of an interpreter, translator or both.

The borrower's lender may have an obligation to provide an interpreter or translator services, not the settlement agent. Borrowers who may qualify for this type of service must contact their lender to make the appropriate arrangements. However, Chicago Title will do our part to notify borrowers of this option.

The following notice will be included as part of our Escrow Instructions:

Notice to those with Limited English Proficiency

Borrowers who are limited in English proficiency in need of and interpreter or assistance translating the loan documents from English to another language should contact their lender or the settlement agent at [insert number] as soon as possible in order for arrangements to be made.

REMEMBER! It is the lender's obligation to provide these services to their borrower. Chicago Title will not be responsible for the cost of this service.

Please contact your Escrow Officer if you have any questions.