



— BUYER GUIDE

# Paying your earnest money deposit

A step-by-step walkthrough of Spire Abstract's secure electronic deposit. It takes about five minutes from your phone or computer.

### Before you start

- This portal is for **earnest money deposits only** (initial or additional deposits).
- **Never use it for your cash to close** unless Spire Abstract has given you explicit written permission.
- It uses ACH, not a bank wire. We're notified as soon as you start the transfer, but funds can take **2–5 business days** to arrive. Everyone on the transaction is emailed when they post.
- Only start from the link on **spireabstract.com**, never from an unexpected email or text.

## What you'll need

### A U.S. mobile phone

To receive a one-time security code.

### Your personal details

Legal name, date of birth, last 4 of your SSN and home address.

### Your online banking login

For a checking account with enough available funds. Use checking, not savings: banks often limit or block savings transfers.

### Property & amount

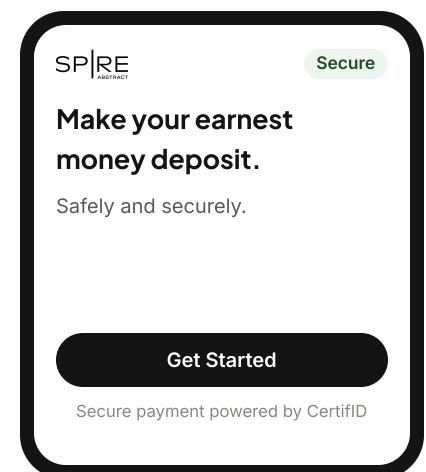
The property address and deposit amount from your agreement of sale.

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### Open the secure link

Go to **spireabstract.com/earnest-money** and tap **Start my deposit**, then **Get Started**.

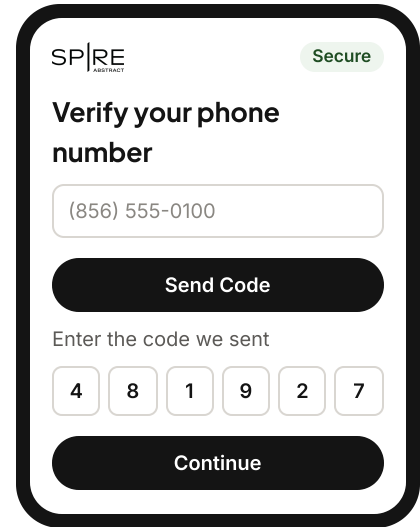
By continuing you agree to CertifID's Terms of Use and Privacy Policy.



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## Verify your phone

Enter your mobile number, tap **Send Code**, then enter the six-digit code you receive by text or call and tap **Continue**.



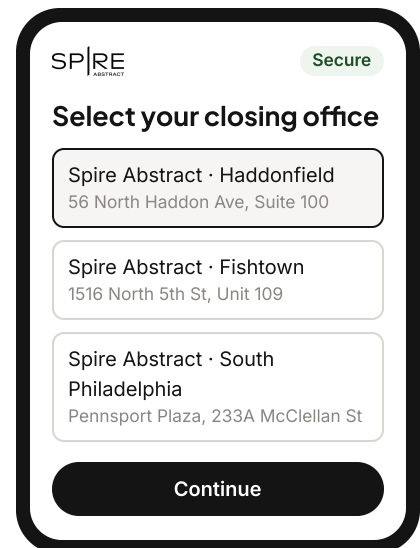
The screen shows the Spire Abstract logo and a 'Secure' indicator. The title is 'Verify your phone number'. There is a text input field containing '(856) 555-0100'. Below it is a black button labeled 'Send Code'. Underneath is the text 'Enter the code we sent' followed by six individual digit input fields containing the numbers 4, 8, 1, 9, 2, and 7. At the bottom is a black button labeled 'Continue'.

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## Choose your Spire office

Select the Spire Abstract office handling your closing. You'll find it on your agreement of sale, or ask your agent or Spire contact.

Choosing the wrong office can delay your deposit. If you're unsure, ask before you continue.

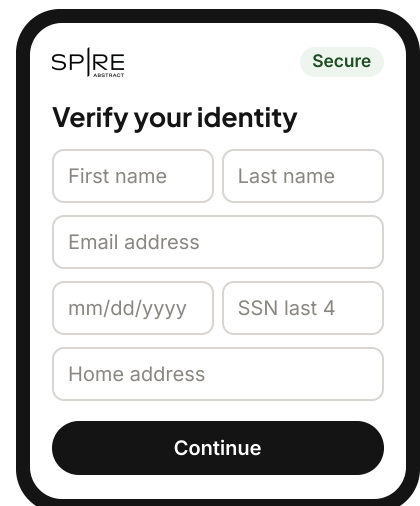


The screen shows the Spire Abstract logo and a 'Secure' indicator. The title is 'Select your closing office'. There are three selectable options, each in a rounded rectangle: 'Spire Abstract · Haddonfield' with address '56 North Haddon Ave, Suite 100'; 'Spire Abstract · Fishtown' with address '1516 North 5th St, Unit 109'; and 'Spire Abstract · South Philadelphia' with address 'Pennsport Plaza, 233A McClellan St'. At the bottom is a black button labeled 'Continue'.

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## Confirm your identity

Enter your legal first and last name, email, date of birth, the last 4 digits of your SSN and your current home address. This is legally required and confirms you're the authorized buyer.



The screen shows the Spire Abstract logo and a 'Secure' indicator. The title is 'Verify your identity'. There are several input fields: 'First name' and 'Last name' (side-by-side), 'Email address', 'mm/dd/yyyy' (date of birth), 'SSN last 4' (Social Security Number), and 'Home address'. At the bottom is a black button labeled 'Continue'.

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## Add payment details & connect your bank

Enter the deposit amount and property address (plus an optional note for our team). Tap **Connect** to link your checking account securely through Plaid: pick your bank, log in, and choose the account.

Your bank login is never seen or stored by Spire or CertifiD.

SP|RE ABSTRACT Secure

### Add payment details

Payment amount

\$10,000

Bank account

Connect your bank with Plaid  
Checking accounts only

Property address

Review payment

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## Review and pay

Check the amount, the \$15 third-party vendor fee (shown before you pay), the total and your account. Confirm you have sufficient funds, then tap **Pay Now**.

You and Spire both receive an email confirmation right away, and you can share it with your agent. You'll get another email when the funds arrive, usually within 2–5 business days.

SP|RE ABSTRACT Secure

### Review payment

|            |                 |
|------------|-----------------|
| Deposit    | \$10,000.00     |
| Vendor fee | \$15.00         |
| From       | Checking ••1038 |
| Office     | Haddonfield     |

Pay Now

✓ Payment initiated

## Common questions

### Can I use this for my cash to close?

No, not unless Spire Abstract gives you explicit written permission. Your closing team will give you instructions for closing funds, and you should always verify them by phone at a number you already know.

### My bank isn't listed.

Search for it by name; more than 16,000 banks are supported. If you still can't connect, call us and we'll give you another secure option.

### Who do I contact for help?

Your deposit or file: your Spire contact or (856) 484-5284. Technical trouble with the payment screens: CertifID support, [support@certifid.com](mailto:support@certifid.com).

#### Spire Abstract

Haddonfield · Marlton · Washington Twp · Fishtown · South Philadelphia

**(856) 484-5284**

[info@spireabstract.com](mailto:info@spireabstract.com)

Earnest money deposits submitted through this portal are processed by CertifID, Inc. and its banking partner, and are subject to their Terms of Use and Privacy Policy. Deposits are made by ACH and are not a wire transfer; funds typically take 2–5 business days to post. If you request that a deposit be returned or refunded, the payment provider requires a waiting period of five (5) business days after the deposit has successfully cleared before it can be reversed or returned. A \$15 third-party vendor fee applies to each ACH deposit, is charged by the payment provider (not Spire Abstract), is shown before you submit, and is non-refundable. Spire Abstract LLC is not responsible for delays caused by your financial institution, for payments sent to the wrong closing office, or for funds sent through any link other than the one published on [spireabstract.com](https://spireabstract.com). Transaction limits may apply. Deposits are held in Spire Abstract LLC's escrow account and released only as provided in your agreement of sale and applicable law. Screens shown are illustrations and may differ slightly from what you see.