

BUYER INFORMATION

**Please complete all information and e-mail or fax back to 603-488-0148**

How would you like your name(s) to appear on the deed?

Name: \_\_\_\_\_ Name: \_\_\_\_\_  
SS #: \_\_\_\_\_ SS#: \_\_\_\_\_

Current Address: \_\_\_\_\_ Current Address: \_\_\_\_\_  
\_\_\_\_\_

Home Tel. #: \_\_\_\_\_ Home Tel. #: \_\_\_\_\_  
Work Tel. #: \_\_\_\_\_ Work Tel. #: \_\_\_\_\_  
Cell Tel. #: \_\_\_\_\_ Cell Tel. #: \_\_\_\_\_

Marital Status (Check One):	Marital Status (Check One):
<input type="checkbox"/> Married to each other	<input type="checkbox"/> Married to each other
<input type="checkbox"/> Party to a Civil Union	<input type="checkbox"/> Party to a Civil Union
<input type="checkbox"/> Unmarried	<input type="checkbox"/> Unmarried
<input type="checkbox"/> Married to another	<input type="checkbox"/> Married to another

How would you like to hold title on the deed:  
 Joint tenants with rights of survivorship **\*\*or\*\***  Tenants in common **\*\*or\*\***  As an individual

Will the property you are purchasing be your primary residence? YES \_\_\_\_ NO \_\_\_\_

Will all Buyers be in attendance at closing? YES \_\_\_\_ NO \_\_\_\_  
If not, please call this office as soon as possible.

Reminder: Unless you are buying a condominium, you will need a homeowners insurance binder and paid receipt.

Name of insurance agent: \_\_\_\_\_  
Telephone Number: \_\_\_\_\_

Please provide us with your e-mail address so that we can e-mail your final Settlement Statement.

e-mail address: \_\_\_\_\_

THANK YOU FOR YOUR ASSISTANCE. WE LOOK FORWARD TO A SMOOTH CLOSING. IF WE CAN ASSIST IN ANY WAY, PLEASE CALL US AT TOLL FREE 1-866-305-1414 OR 1-603-434-1414. WE ARE LOCATED AT ONE VERANI WAY, LONDONDERRY, NEW HAMPSHIRE 03053.

Disclosure of Non Representation

Broker's Title & Closing, LLC is serving as settlement agent with regard to the above-referenced transaction in order to provide title insurance.

The undersigned hereby acknowledge, confirm and understand that Broker's Title & Closing, LLC is serving solely as the settlement agent with regard to the above-referenced transaction.

Each of the parties to the above-referenced transaction acknowledge, confirm and understand that neither Broker's Title & Closing, LLC, nor any attorney or employee of Broker's Title & Closing, LLC, is serving as an attorney for any of the parties to the above-referenced transaction.

Dated: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## **Things to Remember**

### **Homeowners Insurance:**

Your lender requires a Homeowners Insurance Binder, with paid receipt for the first's year's premium. We cannot obtain figures or documents from your lender without these items. Once you have selected your insurance company and arranged for payment of the policy, give me your agent's name and telephone number, and I will take care of this for you.

### **Title Insurance:**

We want you to know in advance that your settlement charges will include the cost of both a Lender's and Owner's title insurance policy. Title insurance is mandatory coverage that protects the bank's interest in your property against loss caused by defects in the title. Your ownership interest can be protected through Owner's title insurance that provides similar protection for your equity in the property. Though optional with your financed purchase, this coverage is highly recommended. We attach a brochure that explains Owner's title insurance in detail.

### **Real Estate Taxes:**

You are responsible for real estate taxes from the closing date to the end of the current tax period. Taxes in New Hampshire are generally paid semi-annually in July and December. The tax period is a fiscal year and not a calendar year and runs from April 1st to March 31st of the next year. The July tax bill covers 4/1 to 9/30, and the December bill covers 10/1 to 3/31. Further, the July tax bill does not reflect the actual year's tax rate. The tax rate is determined in October and reflected in the December bill every year. The July tax bill is one-half of the previous year's taxes, and if your closing happens prior to the determination of the year's tax rate, there may be further proration between buyer and seller in December.

### **Transfer Tax:**

New Hampshire has a transfer tax on every conveyance of real estate. This tax is at the rate of \$15.00 per thousand of the sales price, split between you and the buyer. For example, a \$200,000 sales price would have transfer tax in the amount of \$3000 - \$1500 from the buyer and \$1500 from seller. Transfer tax, as with all fees, will be shown on the final Settlement Statement and subtracted from your proceeds. We will handle all disbursements. You will not need to write personal checks.

### **Closings Funds:**

Any monies due from you for closing must be in the form of a bank or certified check made payable to Broker's Title & Closing, LLC. **Personal checks are not allowed.**

### **Proof of Identity:**

We will need to take a copy of your driver's license or another photo identification at closing. If this presents a problem, please call us immediately.

## **PRIVACY POLICY NOTICE**

We appreciate the trust you have placed in us, and we will protect that trust by continuing to respect the privacy of all of our customers even if our formal customer relationship ends at the conclusion of your transaction. We keep the information we receive about you confidential, but we may share information about you (as described below) with our affiliated companies, third parties with which we do business and as otherwise permitted by law in order to provide you with outstanding service. Due to the rapid changes occurring in the financial services industry, we reserve the right to revise our policy as necessary.

If and when amendments are made to this policy, we will send customers with whom we have a current or continuing relationship the new policy and we will post the revised policy on our Web site.

### **Security of your information**

We have implemented procedures and policies to safeguard the privacy of your nonpublic personal information from unauthorized use or improper access. Access to your information is restricted to those employees who need to know such information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state laws/regulations to guard your nonpublic personal information.

### **Sources and types of information we collect**

We may collect nonpublic personal information about you from the following sources:

1. Information we receive from you, such as an application, questionnaires or other forms.
2. Information about your transactions we secure from our files or from our affiliates.
3. Information we receive from non affiliated third parties including consumer reporting agencies, title insurance underwriters, members of your family, government agencies or your prior or existing creditors.
4. Information we receive from others involved in your transaction, such as the real estate agent, lender, seller, your attorney, those you have designated as an authorized agent or those you have granted a power of attorney.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

### **Information sharing practices**

We may disclose any of the information we collect from the sources listed above to our affiliates or to nonaffiliated third parties as permitted by law.

**We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.**

## **THE FAQs OF TITLE INSURANCE FOR HOMEBUYERS**

For most of us, a home is the largest investment we'll make in our lives. To buy with confidence, get owner's title insurance. It's the smart way to protect your property from legal claims. To help you understand how owner's title insurance works, here are answers to common questions.

### **What is title?**

Title is your right to own or use your property. Title also establishes any limitations on those rights.

### **What is a title search?**

A title search is an early step in the home buying process to uncover issues that could limit your rights to the property. If a title issue is discovered, most often Broker's Title will take care of it without you even knowing. After the title search is complete, we can provide a title insurance policy.

### **What is title insurance?**

If you're buying a home, title insurance is a policy that protects your investment and property rights.

### **Why should I purchase an owner's title insurance?**

Owner's title insurance protects your investment in your property from certain future legal claims regarding ownership of your property. For a one-time fee, you receive coverage for as long as you own your home. The owner's policy also covers potential legal fees and court costs for settling claims covered by your policy. Sometimes undiscoverable defects can come up after the title search. Under an owner's title insurance policy, you are protected against certain undiscovered errors in the title.

There are many reasons to buy title insurance. The attached lists just a few.



## **THIRTY REASONS TO BUY TITLE INSURANCE**

1. False personation of the true owner of the land
2. Forged documents
3. Documents executed under fabricated or expired powers of attorney
4. Deeds apparently valid but actually delivered after death of the grantor or grantee
5. Deeds to or from corporations before incorporation or after dissolution
6. Undisclosed heirs
7. Misinterpretation of a Will, deed or other document
8. Deeds by persons of unsound mind
9. Deeds by minors
10. Deeds by persons apparently single but actually married
11. Birth or adoption of children after date of Will
12. Children living at date of Will but not mentioned therein
13. Mistakes in recording legal documents
14. Discovery of later Will after probate of the first Will
15. Federal or State Estate and Gift Tax liens
16. Deeds in lieu of foreclosure set aside as being given under duress
17. Conveyances affecting rights of service members protected by Civil Relief Act
18. Errors in tax record
19. Defective acknowledgment due to lack of authority of notary public
20. Fraudulent changes in existing records by persons other than recording officials
21. Interests arising by deeds to fictitious characters to conceal illegal activities
22. Erroneous reports furnished by tax officials, but not binding on city/town
23. Administration of estates and probate of Will of a person absent but not deceased
24. Marital rights of spouse, purportedly but not legally divorced
25. Conveyances in violation of public policy which are subsequently declared void
26. Duress in execution of instruments
27. Deeds apparently valid but actually delivered without the consent of grantor
28. Discovery of a Will after intestate probate proceeding
29. Deeds by aliens
30. Ineffective waiver of tax liens by governing authorities later repudiated



AUTHORIZATION

At the closing, I/we hereby authorize Broker's Title & Closing, LLC to review my documents that may contain non-public personal information as follows (check one):

\_\_\_\_\_ In the presence of parties related to my transactions, including but not limited to: real estate brokers/agents; buyer(s); buyer's attorney or person representative(s); loan officers; title agency personnel; my personal representative(s)      OR

\_\_\_\_\_ In a private area.

Further I/we hereby authorize Broker's Title & Closing, LLC to distribute a copy of my/our ALTA Settlement Statement to real estate professionals involved in this transaction and my attorney (if applicable):

YES \_\_\_\_\_ NO \_\_\_\_\_

\_\_\_\_\_  
Brokers New Escrow

\_\_\_\_\_  
Date