



One Verani Way, Londonderry, New Hampshire 03053
Phone: 603-434-1414 | Toll-Free: 866-305-1414 | Fax: 603-488-0148

We are pleased to inform you that we have been selected to handle the closing of your property. In order to ensure a smooth transaction, we ask that you complete the information on this form and return it to our office via e-mail or fax it back to us to 488-0148 as soon as possible so that there is no delay in closing. If you have any questions, please call our office at **434-1414**.

Please provide us with the **exact** property address: _____

Please **print** your name(s) and Social Security number(s): *

Name Soc. Sec. or Tax ID#: _____

Name Soc. Sec. or Tax ID#: _____

*If the seller/title holder is a corporation, partnership, limited liability company, trust or estate, please provide name of entity and Tax ID #.

Forwarding Address: (Please complete below)

	Seller #1	Seller #2
Home telephone number:	_____	_____
Work telephone number:	_____	_____
Cell telephone number:	_____	_____
Fax Number:	_____	_____
E-mail address:	_____	_____

Your marital status: _____ Married _____ Unmarried _____ Separated _____ Widowed
_____ Parties to a Civil Union

Will all parties on title (including spouse to release homestead) be attending this closing: _____ Yes _____ No

If no, would you like us to prepare the Power of Attorney? (Power of Attorney - \$100.00). If prepared by another party, we will need to review it prior to your signature.

Will Broker's Title be preparing the deed: _____ Yes _____ No (Deed Preparation - \$150.00)
(If no, we will need to review the deed prior to closing.)

Will you need a bank certified check for your proceeds (cost = \$25.00) YES _____ NO _____

Please advise of unusual circumstances: _____ Divorce _____ Bankruptcy _____ Foreclosure

Other: _____

Is the property a: Single Family Condo Multi-Family Mobile Home

Please check usage of Property: Primary Residence Second Home Investment

If your current deed contains more than one parcel of land, please indicate which parcel will be conveyed in this transaction. Please provide us with as much information as possible; i.e., tax map/lot, copy of legal description highlighted, acreage of parcel being conveyed. _____

If your property is a Condominium or a Planned Unit Development Association, we will need a statement from the Association that your condominium fees or association fees have been paid to date:

Contact name for condo/assoc: _____ Tel. #: _____

Is the property serviced by public utilities such as water and/or sewer?

Water: Yes No Sewer: Yes No

Are your property taxes paid to date? Yes No

If you have an outstanding tax bill and pay it prior to closing, please notify us of your intention and bring the paid receipt to closing.

All parties signing documents at closing must provide a CURRENT copy of a driver's license or other acceptable form of photo identification. This is mandatory as required by Section 326 of Title III of the US Patriot Act.

Name, account number and telephone number of lender(s) holding current mortgage(s) on the property:

Lender #1 Account # Telephone #
Last payment made_____

Lender #2 Account # Telephone #
Last payment made_____

Lender #3 Account # Telephone #
Last payment made_____

I/We authorize the release of payoff information for the above-referenced mortgage(s).

Mortgagor Signature (Date) Mortgage Signature (Date)

In the event this loan is secured by a Mortgage allowing for advances of a credit line, please be advised that this letter authorizes you to freeze the referenced credit line upon issuance of your payoff. If you require further authorization, please contact the undersigned immediately. **Payment pursuant to your payoff will eliminate any security interest you have in the property in question. In order to avoid unsecured additional advances, the account must be frozen upon issuance of your payoff. If you make any additional advances, they will not be secured by the subject property. We will be completing an escrow/closing transaction involving a new owner or lender in reliance on the release of your security interest in the property. Upon payment you will be obligated to issue a release of the Mortgage securing the line of credit.**

Broker's Title & Closing, LLC
(603) 434-1414

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: _____

Signature

Signature

Things to Remember

Mortgage Payoffs:

Mortgage interest is accruing every day since your last payment; i.e., if you paid on the 1st of the month and you are closing on the 15th, you will owe daily interest from the 1st until the date the payoff is received by the lender. In addition to the interest on the mortgage, there may be charges added to the payoff for late fees, fax fees, escrow deficits and prepayment penalties. **Your principal balance on your statement is not the payoff amount.**

It is critical that the payoff of your mortgage be received quickly to eliminate the daily interest cost. Mortgage payoffs are sent by overnight mail for that reason, as well as the added assurance of tracking and receipt signature. There is a charge of \$30 for each mortgage that needs to be express mailed. Once the mortgage is paid off, a Mortgage Discharge must be recorded in the Registry of Deeds. The cost of obtaining this discharge and recording it at the Registry is your responsibility. There is a charge of \$60 for each mortgage that needs to be discharged.

Real Estate Taxes:

You are responsible for real estate taxes up to and including the closing date. 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.

Deed Preparation:

You are responsible for the preparation of the new deed from yourself to the new buyers. Generally, the cost for deed preparation is \$150 to \$175. If you do not have an attorney to prepare the deed for you, we will be happy to assist. Our fee for deed preparation is \$150.00.

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 you. 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.

Public Water/Sewer:

If your property has public water and/or public sewer, we will order a final reading of these utilities so these charges can be paid at closing.

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.



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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 _____

X _____
Seller Signature Date

X _____
Seller Signature Date