

FRASCA  FRASCA  
ATTORNEYS AT LAW

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2 Auburn Street  
Nashua, NH 03064

Congratulations on your upcoming purchase. Our office will be handling the real estate closing for the above referenced property as attorneys for your lender. In order to serve you better and for us to adequately prepare the appropriate documentation and avoid unnecessary delays, we ask that you take a minute to review the following information:

1. Please review your name(s) as typed above and let us know if there are any necessary corrections.
2. All borrowers must attend the closing unless your lender has previously approved the use of a power of attorney.
3. You will need to obtain a homeowners insurance policy prior to the closing. You will also need to provide us with a receipt showing the first year's premium has been paid in full. Please provide our office with the amount of the yearly premium and renewal date at least 14 days prior to the scheduled closing. If your insurance coverage is less than the mortgage amount, it must be "100% replacement cost coverage."
4. You will be contacted by our office approximately 3 days prior to closing with the exact amount of money you will need for your closing. This amount must be brought to closing in the form of a certified check, or treasurers check made payable to yourself or to Frasca & Frasca P.A.
5. You will have the option to purchase owner's title insurance. Enclosed you will find a brief explanation of the coverage provided by owner's title insurance for your review. At the time we provide you with your closing figures, the amount of the premium for this insurance will be disclosed to you and charged as part of your closing costs. This amount is a one-time fee only and not a yearly premium. If you do not wish to purchase owner's title insurance, please advise us and we will remove it.
6. If you are represented by counsel, please provide us with his/her name, address and contact information.

Please be prepared to produce picture identification (i.e driver's license) at the time of closing.

Feel free to reach out to us at any time should you have any questions or concerns. We look forward to assisting you with your transaction.

Very truly yours,

FRASCA & FRASCA, P.A



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Nicholas S. Frasca

**A NUMBER OF IMPORTANT REASONS WHY YOU SHOULD CONSIDER PURCHASING  
OWNER'S TITLE INSURANCE TODAY**

OWNER'S TITLE INSURANCE will not only protect you against these hidden risks that would not be disclosed by even the most meticulous search of public records by the Bank Attorney, but also will pay for the legal fees attendant defense of your title as insured.

IT IS A ONE TIME CHARGE AND PROBABLY WILL NOT BE AVAILABLE FOR SUCH A SMALL FEE AT ANY FUTURE DATE. IN ADDITION, THERE IS NO EXTRA CHARGE FOR AN INFLATION RIDER WHICH IS ADDED TO EVERY POLICY AND WHICH WILL INCREASE COVERAGE AS REQUIRED UP TO 50% IN ADDITION TO PRESENT COVERAGE.

1. Forgery.
2. Fraud (misrepresentation) in connection with the execution of documents.
3. Undue influence (under pressure) on a grantor (Seller) or executor (of a Will).
4. False personation by those purporting to be owners of the property.
5. Incorrect representation of marital status of a grantor (Seller).
6. In some cases, undisclosed or missing heirs.
7. In some cases, Wills not properly probated.
8. In some cases, mistaken interpretation of Wills and Trusts.
9. Mental incompetence of grantors.
10. Conveyance by a minor.
11. In some cases, birth of heirs subsequent to the date of a Will.
12. In some cases, inadequate surveys.
13. In some cases, incorrect legal descriptions.
14. Non-delivery of deeds.
15. Unsatisfied claims not shown on the record.
16. Deeds executed under false powers of attorney.
17. In some cases, confusion due to similar or identical names.
18. In some cases, dower or curtesy rights of ex-spouses of former owners.
19. Incorrect indexing.
20. Clerical errors in recording legal documents.
21. Delivery of deeds after the death of a grantor.

**In order to speed up the process of your purchase, please return these completed forms to our office at your earliest convenience. Thank you.**

Property Address: \_\_\_\_\_

<p>1. Verification of your name(s), including spelling and middle initial: _____</p>
<p>2. Your marital status: Check one: Married _____ Single _____ Civil Union _____</p>
<p>3. Will a power of attorney be necessary? _____</p>
<p>4. Social Security Number(s): _____</p>
<p>5. Phone Numbers: Home: _____ Work: _____ Cell: _____</p>
<p>6. Homeowner's Insurance Carrier and Phone Number: _____</p>
<p>7. Email Address: _____</p>
<p>8. Owner's Title Insurance: Yes _____ No _____</p>