



Stephen J. Frasca
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2 Auburn Street
Nashua, NH 03064

Congratulations on your upcoming purchase. Thank you for selecting Frasca & Frasca to handle the real estate closing for the above-referenced property. In order for us to adequately prepare the appropriate documentation and avoid unnecessary delays, we would like you to review the following information:

1. Please review your name(s) as typed above and let us know if there are any corrections.
2. All buyers must attend the closing unless this office has previously approved the use of a power of attorney.
3. If this property is not a condominium, you will need to obtain a homeowners' insurance policy prior to the closing, as well as a receipt showing the first year's premium has been paid in full. You will need to provide this office with the amount of the yearly premium and renewal date at least three days prior to the scheduled closing.
4. Approximately one to two days prior to closing we will contact you with the exact amount of money you will need for the closing. This amount must be brought to closing in the form of a certified check, or treasurer's check, made payable to yourself or Frasca & Frasca.
5. You will receive an owner's title insurance policy after the closing. I have enclosed 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.

At the time of the closing you will need to produce photo identification (i.e. Driver's license). If you have any questions, please contact my office.

Very truly yours,
FRASCA & FRASCA, P.A.

A handwritten signature in black ink, appearing to read "Nicholas S. Frasca". The signature is written in a cursive style and is positioned above a horizontal line.

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 impersonation 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: _____

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| File Name/Number: |
| Property: |
| 1. Verification of your name(s), including spelling and middle initial: _____ |
| 2. Your marital status: Check one: Married _____ Single _____ Civil Union _____ |
| 3. Will a power of attorney be necessary? _____ |
| 4. Social Security Number(s): _____ |
| 5. Phone Numbers: Home: _____ Work: _____ Cell: _____ |
| 6. Homeowner's Insurance Carrier and Phone Number: _____ |
| 7. Email Address: _____ |