

Stephen J. Frasca  
Nicholas S. Frasca

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2 Auburn Street  
Nashua, NH 03064

We have been informed that we will be handling the real estate closing for the above-referenced property for your lender. Once you receive bank commitment, we will begin to process your file. 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 borrowers must attend the closing unless your lender 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. If your insurance coverage is less than the mortgage amount, it must include "100% replacement cost coverage".
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 if any funds are requested. This amount must be brought to closing in the form of a certified check, or treasurer's check, made payable to yourself.
5. You will have the option to purchase owner's title insurance if you have not previously done so. I have enclosed a brief explanation of the coverage provided by owner's title insurance for your review. At the time of closing, the amount of the premium for this insurance will be disclosed to you. This amount is a one-time fee only and not a yearly premium.
6. If you are represented by Counsel, please provide his or her name, address telephone number and email address: \_\_\_\_\_

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,



\_\_\_\_\_  
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 the process of your refinance, please return this completed form at your earliest convenience to our office. Thank you.**

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

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 for you be necessary? \_\_\_\_\_
4. Property tax receipt showing taxes paid to date.
5. Name of water utility company: \_\_\_\_\_  
Name of sewer utility company: \_\_\_\_\_
6. Name and phone number of home owner's insurance agent: \_\_\_\_\_  
\_\_\_\_\_
7. Expiration date and annual premium of home owner's insurance policy: \_\_\_\_\_  
\_\_\_\_\_
8. Name, address and telephone number of lender holding current mortgage(s), and your loan account number(s). We need this information as soon as possible, as many lenders now require significant advance written notice for payoff information, and we do not want to delay your closing because of any difficulty in getting the payoff of your mortgage. Also, please sign enclosed Mortgagor's Consent and return to our office: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
9. Name, address, telephone and account number of any other entities we are paying at closing: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
10. If the property is a condominium, please list the Condominium Association, Management Company and phone numbers: \_\_\_\_\_  
\_\_\_\_\_
11. Your social security number(s): \_\_\_\_\_
12. Your home phone number: \_\_\_\_\_ Work: \_\_\_\_\_  
Cell: \_\_\_\_\_
13. E-mail address: \_\_\_\_\_

