

frasca title LLC

2 Auburn Street, Nashua, NH 03604
Phone: (603) 889-4200 Fax: (603) 889-4663

Congratulations on your upcoming purchase. Thank you for selecting our office to handle your real estate settlement. In order for us to fully serve you in this transaction, we ask that you take a minute to review the following information and fully complete and return the buyer/borrower information sheet attached.

Please review your name(s) as typed above and let us know if there are any necessary corrections. All borrowers must attend the closing unless your lender has previously approved the use of a power of attorney.

1. Your lender will require you to obtain a homeowners insurance policy prior to closing. You will also need to provide us and your lender with the contact information of your selected insurance agency.
2. 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. The method for this payment is a wire transfer into our escrow account or bank check **made payable to yourself or to Frasca & Frasca P.A.**
3. Enclosed you will find a brief explanation of the coverage provided by owner's title insurance for your review. This amount is a one-time fee only and not a yearly premium. The estimated premium was disclosed to you on your loan estimate from your lender. If you do not wish to purchase owner's title insurance, please advise us well in advance of the scheduled closing and we will remove it.
4. 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 working with you on your upcoming purchase.

Very truly yours,

FRASCA & FRASCA, P.A.



Nicholas S. Frasca

**Frasca Title, LLC
2 Auburn Street
Nashua, NH 03064
Phone (603) 889-4200**

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.

1. Forgery.
2. Fraud (misrepresentation) in connection with the execution of documents.
3. Undue influence (under distress or coercion) 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.

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BUYER/BORROWER INFORMATION FORM

Please provide the information requested and return this form promptly to 2 Auburn Street, Nashua, NH 03064, or you may fax (603) 889-4663 or e-mail it to your processor. Not sure who your processor is? Give us a call!

If you do not have insurance information at this time, please return this completed form without it.

1. **About you:** (if there are more than two buyers, please list his/her/their information on a separate sheet of paper)

Name: _____
SS #: _____
Cell #: _____
Work #: _____
Home #: _____
Email: _____
Marital Status: Single / Married / Separated
Spouse's Name: _____

Name: _____
SS #: _____
Cell #: _____
Work #: _____
Home #: _____
Email: _____
Marital Status: Single / Married / Separated
Spouse's Name: _____

Relationship (i.e., husband and wife, father and son, etc.) _____

Will the property you are buying be your primary residence? Y / N (circle one)

All borrowers must attend the closing unless your lender has previously approved the use of a Power of Attorney.

2. How do you plan to hold title? Individually / Joint / Trust / LLC / Corporation / Other (circle one)

If Trust, LLC or Corporation please provide the full name as set forth on your Trust Agreement or corporate organizational documents:

Names of Trustees/Shareholders/Members: _____

Tax ID No., if applicable: _____

3. Please provide your **current** mailing address: _____

