

*******ALERT*******

At Broker's Title, we take your financial security very seriously.

Every day hackers try to steal your money by emailing fake wire instructions. This is happening here in New Hampshire. Criminals will use a similar email address and steal a logo and other info to make it look like the email came from your real estate agent or title company.

If you receive an email containing WIRE TRANSFER INSTRUCTIONS, call us immediately to verify the information prior to sending funds. Never verify wiring instructions via email. Always verify by calling your title company.



One Verani Way
Londonderry, NH 03053
Phone: 603-434-1414
Fax: 603-488-0148

To Our Valued Buyer(s),

Homeownership is an exciting opportunity, and we want to thank you for allowing our company to provide your title insurance and closing services. We focus on giving you the peace of mind you deserve as you move through the process of buying your home. We spend time on the details which give you less to worry about.

For most of us, the purchase of our home will be the single largest investment we make. The closing services you receive will enable you to get important questions answered and give you comfort that at the end of the process you will know that the house is yours. Your home is where you will spend time with your family and friends and build a life time of memories. So, to add to your peace of mind, we offer an Owner's Title Insurance Policy that stands behind our work – all for your protection and benefit.

At Broker's Title & Closing, LLC, we take your financial security very seriously. Every day hackers try to steal your money by emailing fake wire instructions. Criminals will use a similar email address and steal a logo and other info to make it look like the email came from your real estate agent or title company. **WE DO NOT ACCEPT OR REQUEST CHANGES TO WIRING INSTRUCTIONS VIA EMAIL OR FAX. ALWAYS CALL TO VERIFY.**

Attached is important information for you as you plan for your closing. Please review this information and call us with any questions. We recognize that the purchase of real estate can sometimes be complicated. Our team of dedicated professionals is committed to providing you with the excellent service you deserve. We look forward to serving you.

Sincerely,

The Broker's Title & Closing Team



Broker's Title gives back. \$5 from every closing will be donated to local charities.

Wire Fraud Disclosure

At Broker's Title & Closing, LLC, we take your financial security very seriously. Every day hackers try to steal your money by emailing fake wire instructions. Criminals will use a similar email address and steal a logo and other info to make it look like the email came from your real estate agent or title company. **You can protect yourself and your money by following these steps:**

BE VIGILANT

- Call, don't email: Confirm your wiring instructions by phone using a known number before transferring funds. Don't trust phone numbers or links from an email.
- Be suspicious. It's uncommon for the title companies to change wiring instructions and payment info by email.

PROTECT YOUR MONEY

- Confirm everything: Ask your bank to confirm the name on the account before sending a wire.
- Verify immediately: Within four to eight hours, call the title company or real estate agent to confirm they received your money.

WHAT TO DO IF YOU'VE BEEN TARGETED

- Immediately call your bank and ask them to issue a recall notice for your wire.
- Report the crime to www.IC3.gov.
- Call your regional FBI office and police.
- Detecting that you sent money to the wrong account within 24 hours is the best chance of recovering your money.

ACKNOWLEDGEMENT

I/we have read this disclosure form

Property: _____

Name

Date

Name

Date

BUYER INFORMATION

Please complete all information and e-mail or fax back to 603-488-0148

How would you like your name(s) to appear on the deed?

Name: _____ Name: _____

SS #: _____ SS#: _____

Current Address: _____ Current Address: _____

Home Tel. #: _____ Home Tel. #: _____

Work Tel. #: _____ Work Tel. #: _____

Cell Tel. #: _____ Cell Tel. #: _____

Marital Status (Check One):

- Married to each other
- Party to a Civil Union
- Unmarried
- Married to another

Marital Status (Check One):

- Married to each other
- Party to a Civil Union
- Unmarried
- Married to another

How would you like to hold title on the deed:

- Joint tenants with rights of survivorship ****or**** Tenants in common ****or**** As an individual

Will the property you are purchasing be your primary residence? YES ____ NO ____

Will all Buyers be in attendance at closing? YES ____ NO ____

If not, please call this office as soon as possible.

Reminder: Unless you are buying a condominium, you will need a homeowners insurance binder and paid receipt.

Name of insurance agent: _____

Telephone Number: _____

Please provide us with your e-mail address so that we can e-mail your final Settlement Statement.

e-mail address: _____

THANK YOU FOR YOUR ASSISTANCE. WE LOOK FORWARD TO A SMOOTH CLOSING. IF WE CAN ASSIST IN ANY WAY, PLEASE CALL US AT TOLL FREE 1-866-305-1414 OR 1-603-434-1414. WE ARE LOCATED AT ONE VERANI WAY, LONDONDERRY, NEW HAMPSHIRE 03053.

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: _____

Things to Remember

Homeowners Insurance:

Your lender requires a Homeowners Insurance Binder, with paid receipt for the first's year's premium. We cannot obtain figures or documents from your lender without these items. Once you have selected your insurance company and arranged for payment of the policy, give me your agent's name and telephone number, and I will take care of this for you.

Title Insurance:

We want you to know in advance that your settlement charges will include the cost of both a Lender's and Owner's title insurance policy. Title insurance is mandatory coverage that protects the bank's interest in your property against loss caused by defects in the title. Your ownership interest can be protected through Owner's title insurance that provides similar protection for your equity in the property. Though optional with your financed purchase, this coverage is highly recommended. We attach a brochure that explains Owner's title insurance in detail.

Real Estate Taxes:

You are responsible for real estate taxes from the closing date to the end of the current tax period. 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.

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 seller. 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.

Closings Funds:

Any monies due from you for closing must be in the form of a bank or certified check made payable to Broker's Title & Closing, LLC. **Personal checks are not allowed.**

Proof of Identity:

We will need to take a copy of your driver's license or another photo identification at closing. If this presents a problem, please call us immediately.

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.

THE FAQs OF TITLE INSURANCE FOR HOMEBUYERS

For most of us, a home is the largest investment we'll make in our lives. To buy with confidence, get owner's title insurance. It's the smart way to protect your property from legal claims. To help you understand how owner's title insurance works, here are answers to common questions.

What is title?

Title is your right to own or use your property. Title also establishes any limitations on those rights.

What is a title search?

A title search is an early step in the home buying process to uncover issues that could limit your rights to the property. If a title issue is discovered, most often Broker's Title will take care of it without you even knowing. After the title search is complete, we can provide a title insurance policy.

What is title insurance?

If you're buying a home, title insurance is a policy that protects your investment and property rights.

Why should I purchase an owner's title insurance?

Owner's title insurance protects your investment in your property from certain future legal claims regarding ownership of your property. For a one-time fee, you receive coverage for as long as you own your home. The owner's policy also covers potential legal fees and court costs for settling claims covered by your policy. Sometimes undiscoverable defects can come up after the title search. Under an owner's title insurance policy, you are protected against certain undiscovered errors in the title.

There are many reasons to buy title insurance. The attached lists just a few.



THIRTY REASONS TO BUY TITLE INSURANCE

1. False personation of the true owner of the land
2. Forged documents
3. Documents executed under fabricated or expired powers of attorney
4. Deeds apparently valid but actually delivered after death of the grantor or grantee
5. Deeds to or from corporations before incorporation or after dissolution
6. Undisclosed heirs
7. Misinterpretation of a Will, deed or other document
8. Deeds by persons of unsound mind
9. Deeds by minors
10. Deeds by persons apparently single but actually married
11. Birth or adoption of children after date of Will
12. Children living at date of Will but not mentioned therein
13. Mistakes in recording legal documents
14. Discovery of later Will after probate of the first Will
15. Federal or State Estate and Gift Tax liens
16. Deeds in lieu of foreclosure set aside as being given under duress
17. Conveyances affecting rights of service members protected by Civil Relief Act
18. Errors in tax record
19. Defective acknowledgment due to lack of authority of notary public
20. Fraudulent changes in existing records by persons other than recording officials
21. Interests arising by deeds to fictitious characters to conceal illegal activities
22. Erroneous reports furnished by tax officials, but not binding on city/town
23. Administration of estates and probate of Will of a person absent but not deceased
24. Marital rights of spouse, purportedly but not legally divorced
25. Conveyances in violation of public policy which are subsequently declared void
26. Duress in execution of instruments
27. Deeds apparently valid but actually delivered without the consent of grantor
28. Discovery of a Will after intestate probate proceeding
29. Deeds by aliens
30. Ineffective waiver of tax liens by governing authorities later repudiated



AUTHORIZATION

At the closing, I/we hereby authorize Broker's Title & Closing, LLC to review my documents that may contain non-public personal information as follows (check one):

_____ In the presence of parties related to my transactions, including but not limited to: real estate brokers/agents; buyer(s); buyer's attorney or person representative(s); loan officers; title agency personnel; my personal representative(s) OR

_____ In a private area.

Further 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 _____

Brokers New Escrow

Date