

# Lawyers Signature Settlements, LLC

5300 Westview Drive, Building 100, Suite 105

Frederick, MD 21703

Telephone: 301-695-1235 Fax: 301-695-6009

Hello!

**Congratulations on your recent home purchase!** Thank you for allowing Lawyers Signature Settlements, LLC to assist you with your real estate settlement. **If you have already received this letter by email and returned it to our office, please disregard this copy.** One of the many duties of this office will be to conduct an examination of the land and court records for the purpose of evaluating whether or not there are any defects that would cause the title to be uninsurable. Please see the attached "Welcome Letter To Our Buyers" for more details.

We will be working with all parties to compile many charges to complete your Closing Disclosure, Settlement Statement and/or HUD1. If one source does not have their costs available to us it may delay the availability of the estimate. If final figures are not available prior to closing, we suggest using the amount disclosed to you in the estimate provided to you by your loan officer if applicable.

- **We do not accept personal checks. We will accept cashiers/certified checks OR a wire. Our wire instructions are attached to this letter. Our wire instructions will not change. If you receive notice that our instructions have changed please contact this office at a confirmed phone number immediately.**

Please be aware on your settlement date you will be required to present a **valid driver's license** or other valid government issued photo ID or other approved government issued ID.

Along with this letter is our information request form. It is important you complete the following pages as soon as possible to assist us in the accuracy of your documents and final figures.

We also ask that you sign and return the Wire Instructions and the Welcome Letter to Our Buyer as soon as possible. Please return these documents to us by fax or email at [katrina@signaturesettlements.com](mailto:katrina@signaturesettlements.com)

You may also send your completed pages securely by visiting our website at [www.signaturesettlements.com](http://www.signaturesettlements.com). Once you are on the home page, click on the "**upload documents**" button and fill out the contact information and upload your documents from your desktop or mobile device.

**Do not hesitate to contact our office with any questions you may have on these forms.**

Please contact this office or have your real estate agent contact us for a definite date and time. Should your closing need to be cancelled or delayed please contact our office as soon as possible.

From all of us at Lawyers Signature Settlements, LLC, we look forward to working with you. We are here to assist you in any way before, during or after your closing.

Very truly yours,

Katrina Hallein

# BUYER INFORMATION REQUEST FORM

**1. This Property will be (Place an "X" in the appropriate box):**

- My Primary Residence  
 An Investment Property  
 A Vacant Lot  
 Other

**2. If other than the property address, what would you like your mailing address to be after your closing:**

\_\_\_\_\_

**3. Are all parties First Time Maryland Homebuyers?** \_\_\_\_\_ Yes \_\_\_\_\_ No

A First Time Maryland Homebuyer is someone who has never purchased a property in Maryland OR has never occupied a property where he/she has also been named on the Deed to the property.

**4. Are all Buyers planning to attend settlement?** \_\_\_\_\_ Yes \_\_\_\_\_ No

If no, are you using a Power of Attorney? \_\_\_\_\_ Yes \_\_\_\_\_ No

- In the event a **Power of Attorney** is to be utilized, it must be provided to our office for review and approval within five days prior to closing. The original document must be brought to closing to be recorded with the deed.

**5. CHOICE OF TENANCY (Choose One)**

In connection with our purchase of the Property, we hereby direct Lawyers Signature Settlements, LLC to recite, in the Deed, Deed of Trust (if any), Title Insurance Policy(ies), and any other necessary or appropriate documentation the following tenancy, indicated by our initials in the area provided below:

(\_\_\_\_) 1. SOLE OWNER: An undivided ownership interest by **one person** with no other party having a right or interest in or to the Property.

(\_\_\_\_) 2. TENANTS BY THE ENTIRETY: An undivided ownership by both **legally married spouses**, with the right to the entire property passing to the surviving spouse upon the death of one (1) spouse.

(\_\_\_\_) 3. JOINT TENANTS: An equal ownership interest by all parties named on the deed with rights of ownership vesting in the survivor of all owners.

(\_\_\_\_) 4. TENANTS IN COMMON: An individual ownership interest in a portion of the Property (either equal or unequal) with another party and sharing a common interest and right to use as to the whole. Tenants in Common **does not provide for survivorship rights**. Thus, a will is recommended to identify the recipient of the ownership interest upon the death of one of the owners.

**Complete the following section only if Tenants in Common has been selected:**

\_\_\_\_\_ % to \_\_\_\_\_ % to \_\_\_\_\_

\_\_\_\_\_ % to \_\_\_\_\_ % to \_\_\_\_\_

I the undersigned Buyers, hereby acknowledge that we have been provided with the opportunity to consult with an attorney of our choosing as to which manner of title is suitable for our situation. Having been fully informed as set forth above, we direct **LAWYERS SIGNATURE SETTLEMENTS, LLC** to utilize the initialed tenancy in preparing documentation with respect to the property.

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

6. **YOU WILL NEED TO BRING THE FOLLOWING TO CLOSING:**

\_\_\_\_\_ (Initial Here) One form of government issued I.D. – drivers license or passport. We suggest you verify with your lender if they will require a second form.

\_\_\_\_\_ (Initial Here) Funds required for closing. If funds are not being sent by wire, a **cashiers or certified check will be required for settlement.**

**We do not accept personal checks**, however last-minute changes do sometimes occur, in which case we will consider a personal check for an amount less than \$1,000.00.

**Our wire instructions will never change. If you receive instructions that do not match what is contained in this letter immediately contact our office at a trusted phone number.**

7. **PERMITS AND ZONING:**

\_\_\_\_\_ (Initial Here) A title search does not reveal issues with permitting, for example, a deck added to the house, as permits are not recorded in the Land Records. It will also not disclose if, for example, an empty lot is “buildable”. If you have concerns that there are possible permitting issues with your property, or if the County will authorize your property to be used as you intend to, you should contact the Planning and Zoning Department for your County and they can direct you to the appropriate department or advise how you can find out. If your property does have permitting issues, the County could decide that the improvements made without the proper permits will need to be removed or demolished. Lawyers Signature Settlements, LLC does not conduct any searches with respect to issues of this type.

8. **SURVEYS:**

Lawyers Signature Settlements, LLC does not require that you obtain a survey or house location drawing. We do however suggest you confirm with your lender if it will be required for your loan. If you do choose to request a location drawing or survey we will work with a licensed surveyor to initiate the process on your behalf. **Please note, the surveyor will require payment even if for some reason you do not go through with this transaction.**

**Please select one of the following options: (if you are purchasing a condo this will not apply)**

\_\_\_\_\_ **I/we DO NOT approve the preparation of a location drawing or boundary survey.**

\_\_\_\_\_ **I/we DO approve the preparation of a location drawing.**

A location drawing will cost approximately **\$200.00-\$400.00**. A location drawing shows the property lines and locates improvements on the lot by using the legal description, recorded easements, rights of ways, etc. The location drawings are generally accurate up to one foot in each direction. Location drawings are not based on the markers of the property. A location drawing is generally satisfactory for purchase purposes. If you wish to have a fence installed, we suggest that you reach out to the fence companies you are considering working with to see if they will accept a location drawing for purposes of installation.

\_\_\_\_\_ **I/we DO request a boundary survey that will include a location drawing and will identify property boundary lines and mark property boundary corners.**

The approximate cost for a boundary survey which includes a location drawing typically will cost approximately \$1200.00- \$3,000.00 depending on various factors. We realize this represents a considerable range, but as there are so many factors involved, such as acreage and topography, each boundary survey must be priced on an individual basis. Boundary surveys take additional time and may result in the delay of your scheduled settlement.

**I/we have read and understand that a house location drawing, or survey may not be required for settlement purposes and will be an additional cost on the settlement statement.**

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## Wire Fraud Alert

Real Estate Brokers, Closing Attorneys, Buyers and Sellers are target for wire fraud and many have lost large sums of money because they simply relied on wire instructions received via email without further verification.

A fraudster may hack into a participants email account to obtain information about upcoming real estate transactions. After monitoring the account to determine the likely time of a closing, the fraudster will send an email to the Buyer purporting to be the escrow agent or another party to the transaction. The fraudulent email will contain new wiring instructions or routing information and will request that the Buyer send funds to a fraudulent account.

This notice is not intended to provide legal or professional advice. If you have questions, please consult with a lawyer.

**Please be advised that the wire instructions listed below are the only wire instructions we will send you. If you receive another email or unsolicited call purporting to alter these instructions, please immediately call us at 301-695-1235.**

### WIRE INSTRUCTIONS

#### WIRE TO:

FCB Bank, A Division of ACNB Bank  
2 Chambersburg Street  
Gettysburg, PA 17325  
ABA No. 031309945

#### FOR CREDIT TO:

LAWYERS SIGNATURE SETTLEMENTS, LLC  
5300 WESTVIEW DRIVE, SUITE 105  
FREDERICK, MARYLAND 21703  
MAHT ACCT # 1013956801

#### REFERENCE NAME:

**Please reference the property address, seller/buyer and/or borrowers name.**

- 1. ALWAYS VERIFY** wire instructions by calling the party who sent the instructions to you. With **Cyber Crime** on the increase we are hereby advising all our clients to call Lawyers Signature Settlements directly to verify any and all wire instructions you receive **BEFORE** initiating a wire transfer to us.
- 2. DO NOT** use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify.
- 3. DO NOT** send an email to verify as the email address may be incorrect, or the email may be intercepted by a fraudster.
- 4. If you receive an email or any other communication that appears to be generated from a Lawyers Signature Settlements employee that contains new, revised or altered bank wire instructions, consider it suspect and call our office at a number you trust. Our wire instructions do not change.**
5. Lawyers Signature Settlements and/or its underwriters will not be held liable if you become a victim of this kind of fraud. For more information on wire-fraud scams or to report an incident, please refer to the following links:  
Federal Bureau of Investigation: <http://www.fbi.gov>      Internet Crime Complaint Center <http://www.ic3.gov>

### Acknowledgement of Receipt

Your signature below acknowledges receipt of this wire fraud alert.

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## WELCOME LETTER TO OUR BUYERS

Lawyers Signature Settlements, LLC (“LSS”) is a title insurance agency that conducts Real Estate Settlements in connection with the issuance of title insurance. One of the many duties of this office will be to conduct an examination of the land and court records for the purpose of evaluating whether or not the title has any defects that would cause it to be uninsurable. Defects include, but are not limited to, undisclosed interests in the property, forgery or fraud, undisclosed restrictive covenants, mechanics liens, mis indexed liens, post settlement encroachments, and so on. Please contact our office if you would like a more extensive list.

A title search does not reveal issues with permitting as permits are not recorded in the Land Records. If you have concerns that there are possible permitting issues with your property, you should contact the Planning and Zoning Department for your County and they can direct you to the appropriate department or advise how you can find out if work on the property was done with the proper permits. If your property does have permitting issues, the County could decide that the improvements made without the proper permits will need to be removed or demolished. Lawyers Signature Settlements, LLC does not conduct any searches with respect to issues of this type.

There are two types of title insurance, lenders and owners. The lenders policy is usually required by the lender to insure the amount of the loan and protect the lender. The lenders policy protects the lender solely and does not provide any coverage to the buyer.

At LSS we default to the enhanced owners policy, as it offers you greater coverage. The owner’s policy is not required but is the single best way to protect against the possibility that negative information exists that was not revealed in the agents or title insurer’s search of the records for the entire time you own the property. Owner’s policies can provide significant protection to not only indemnify you for any damages from a title claim, but also to provide legal representation in the event a title claim must proceed to court.

A party who does not purchase title insurance may not rely on the title insurer or its agent to protect his or her interests or to disclose all detrimental information contained in the public record. The remedy for dispute is limited to the cost of our services and/or the title insurance policy itself.

The title search is solely performed for the purposes of issuing title insurance, it is not intended for the private use of a customer. Any title insurance commitment issued is solely for the purpose of facilitating the issuance of a policy of title insurance.

Our services will also include coordinating with your lender, conducting the closing, preparing the closing documents, ensuring that any liens or loans secured by the property are paid in full, and recording the required release of the lien documents and deed.

LSS employs attorneys to perform title services for our company. Our attorneys do not act as attorney or agent for any person in the transaction. In fact, we are a neutral party at the settlement table which is customary in our industry.

You are encouraged to consult with your own attorney regarding any legal questions you may have regarding the transaction. Although most customers do not come to closing with their attorney, you are welcome to have your attorney at closing. Likewise, LSS does not provide tax advice and you should consult with your tax preparer, tax attorney, or CPA regarding tax questions.

Please contact our office if you have any questions on the above information.

**Please acknowledge receipt of this statement.**

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