



2 Auburn Street | Nashua | New Hampshire | 03064
Phone (603) 889-4200 | Fax (603) 889-4663

Date

Buyer Name 1

Buyer Name 2

Current Mailing Address

RE: Purchase of property located at: _____
Lender

Thank you for choosing Frasca Title LLC as your closing agent and congratulations on your upcoming purchase! Our office will be handling the processing of your transaction. Your processor will be _____ . We are excited to be working with you and appreciate your business!

What do we need from you?

- Name(s): Review your name(s) above and confirm they are spelled correctly.
- Homeowner's Insurance Policy: **You will need to obtain a homeowner's insurance policy prior to closing and provide our office with a copy of the insurance binder (LAND ONLY purchases excluded).**

Owner's Title Insurance Policy: Owner's title insurance is important to protect you from any unknown defects in your chain of title. An Owner's policy is a one-time fee paid at time of closing and is effective for as long as you own the property. You will receive a discounted rate for this policy at time of closing only. The estimated premium was disclosed to you by your lender on the Loan Estimate. The attached chart explains the difference in coverages for a standard vs. an enhanced policy. Please let us know which policy you are interested in or if you would like more information. If you do not wish to purchase owner's title insurance, please advise us well in advance of your scheduled closing. (Enhanced coverage is not available on mobile homes or investment properties).

What will you need at the closing table?

- Valid, government issued photo ID and
- **All funds due from you at closing must be in the form of a confirmed wire transfer.**

Our office has a strict policy on initiating wires and wire requests.

1. You will receive a secure email from our office with the wire instructions and amount. You will know this email is coming prior to it being sent.
2. You will need to call our office with trusted contact information (found on this form) to verify the wire amount and instructions.
3. If you receive any email containing wire instructions from our office contact us immediately using the information on this form.
4. If preferred, you can pick up the wire instructions in person at our office.

NOTE: Call Frasca Title prior to initiating any wire transfer to confirm instructions.

What is Frasca Title's role in the closing?



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Our office will conduct the title search and work with all parties to determine final numbers. We will prepare and process the documents needed for your purchase. Our office will work with all parties to ensure a timely and smooth closing. We will also record the necessary documents and disburse funds after the closing takes place.

Please call us with any questions. We are here to assist you!



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Buyer Information Form

Processor: _____ Email: _____ Fax: (603) 889-4663

Please complete and return this form promptly to your Processor using the fax or email above.

1. About You (if you need more space please attach a separate piece of paper)

Name:	Name:
Telephone:	Telephone:
Email:	Email:
Marital Status: Married / Single / Separated	Marital Status: Married / Single / Separated
Spouse's Name:	Spouse's Name:

Relationship between buyers (husband & wife, father & son, etc.):

2. Will this property be your primary residence? YES / NO (Circle One)

3. How do you plan to hold title? Individually / Joint Tenants with Rights of Survivorship / Tenants in Common / Trust / LLC / Corporation / Other

Full Name of Trust: _____

LLC or Corporation Name: _____

If taking title in a Trust, please provide a copy of the Trust or a Certification of your Trust.

4. Homeowner's Insurance Company Name: _____

Agent's Name: _____ Phone: _____

Prior to closing you will need to provide proof of homeowner's insurance (LAND ONLY purchases excluded).

The undersigned authorizes Frasca Title, LLC to order a property insurance binder and to request any changes to the binder.

_____ Date

_____ Date

STANDARD ALTA POLICY vs. ENHANCED OWNER'S POLICY		Standard ALTA or CLTA	Enhanced Policy
PROTECTION FROM:			
1	Someone else owns an interest in your title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	A document is not properly signed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3	Forgery, fraud, duress in the chain of title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4	Defective recording of any document	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
5	There are Restrictive covenants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6	There is a lien on your title because there is:		
	a) a deed of trust	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	b) a judgment, tax, or special assessment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	c) a charge by a homeowners' association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7	Title is unmarketable	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
8	Mechanic's lien		<input checked="" type="checkbox"/>
9	Forced removal of a structure because it:		
	a) extends on another property and/or easement		<input checked="" type="checkbox"/>
	b) violates a restriction in Schedule B		<input checked="" type="checkbox"/>
	c) violates an existing zoning law*		<input checked="" type="checkbox"/>
10	Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance		<input checked="" type="checkbox"/>
11	Unrecorded lien by a homeowners' association		<input checked="" type="checkbox"/>
12	Unrecorded easements		<input checked="" type="checkbox"/>
13	Building permit violations*		<input checked="" type="checkbox"/>
14	Restrictive covenant violations		<input checked="" type="checkbox"/>
15	Post-policy forgery		<input checked="" type="checkbox"/>
16	Post-policy encroachment		<input checked="" type="checkbox"/>
17	Post-policy damage from extraction of minerals or water		<input checked="" type="checkbox"/>
18	Lack of vehicular and pedestrian access		<input checked="" type="checkbox"/>
19	Map not consistent with legal description		<input checked="" type="checkbox"/>
20	Post-policy adverse possession		<input checked="" type="checkbox"/>
21	Post-policy prescriptive easement		<input checked="" type="checkbox"/>
22	Covenant violation resulting in your title reverting to a previous		<input checked="" type="checkbox"/>
23	Violation of building setback regulations		<input checked="" type="checkbox"/>
24	Discriminatory covenants		<input checked="" type="checkbox"/>
OTHER BENEFITS:			
25	Pays rent for substitute land or facilities		<input checked="" type="checkbox"/>
26	Rights under unrecorded leases		<input checked="" type="checkbox"/>
27	Plain language statements of policy coverage and restrictions		<input checked="" type="checkbox"/>



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28	Subdivision law violation		<input checked="" type="checkbox"/>
29	Coverage for boundary wall or fence encroachment*		<input checked="" type="checkbox"/>
30	Added ownership coverage leads to enhanced marketability		<input checked="" type="checkbox"/>
31	Insurance coverage for a lifetime		<input checked="" type="checkbox"/>
32	Post-policy inflation coverage with automatic increase in value up to		<input checked="" type="checkbox"/>
33	Post-policy Living Trust coverage		<input checked="" type="checkbox"/>

*Deductible and maximum limits apply.
Coverage may vary based on an individual policy.