Olde Patriot Title & Closing Services, Inc.

We're Ready To Close When You Are - The Title Company You Can Depend On!

Re:

Dear: Buyer

Olde Patriot Title & Closing Services, Inc. has been retained by (Lender) to prepare all closing documentation relative to the above-referenced property you are purchasing. (Please be aware that this does not guarantee Lender approval or commitment at this time.) Said LENDER requires that you reimburse it for the cost of closing services that will be performed in connection with this transaction as a condition of the mortgage financing made available to you.

Except for construction loans, a plot plan is not always required by the lender; however one is available for \$150.00. If you are requesting a plot plan, please indicate so at the bottom of this letter and return it to us within 3 days, or we will have the parties sign a survey waiver affidavit and a plot plan will not be obtained.

Once we have been notified by the lender to schedule a date and time for your closing, we will contact you. Please be aware that you will need to provide a photo identification and a bank check at closing payable to Olde Patriot Title & Closing Services, Inc., or to yourself to sign over at closing, if applicable (for the proceeds due). Please arrange to obtain from your homeowners insurance agency an insurance binder with paid receipt evidencing full payment of the first year's premium and provide us with your homeowner agent's name and phone number as soon as possible. Please also provide us with your marital status and name of spouse. You should understand that even though you will be paying for the cost of this work, we will not be acting as counsel for you, but as representative of the lender. Legal advice concerning questions you have about this transaction should be sought from counsel of your own choice and retained by you.

We look forward to working with you. The processor assigned to your file is Please do not hesitate to contact this office with any questions or concerns you may have.

Very truly yours,

OLDE PATRIOT TITLE & CLOSING SERVICES, INC.

Enc. cc: