

Dear Property Owner:

STEPS THAT YOU CAN TAKE NOW TO COMPLY WITH YOUR CONTRACT AND TO AVOID DELAYS AT CLOSING LATER.

1. Locate your Owner's Title Insurance Policy. Be prepared to deliver a copy of it to your listing agent, and to your designated title company. This not only creates efficiencies, but also minimizes the risk of title objections. Your policy may also qualify for a re-issue credit discount! The FR-Bar Contract for Sale and Purchase also contains a provision regarding the Seller providing their existing title policy () Completed.
2. If you have them, locate your property Survey and Flood Elevation Certificate and deliver it to your listing agent and to your designated title company. Become familiar with your flood elevation. () Completed.
3. Locate your mortgage statement (s) for loan information and bank contact information. This includes credit lines. See attached worksheet. () Completed.
4. If applicable, have Condominium and Homeowner's Association contact information at hand. If your property is a condominium, be prepared to order the Declaration of Condominium, including Question and Answer Sheet, Governance Form, Current Year End Financial Information and any recorded Amendments. These items are required under the contract to be delivered to your purchaser and typically carry a fee payable to the management company. () Completed. **If you are in arrears on association payments, ask for a print out of the balance due () Completed.**
5. Find out if there are any open or expired permits on your home. They may exist prior to you purchasing your property, but **MUST** be closed out with the municipality prior to closing. Contact the City or County to obtain a permit history. Disclose any structures or repairs made without permits, or any other uncorrected building, environmental or safety code violation. If Selling "AS IS", you will still need to disclose the status. () Completed.
6. If any parties to the transaction are not local and accessible, notify your listing agent so that arrangements can be made in advance to properly execute documents for closing before a notary public.
7. All parties that are on the title (deed) to the property, and those added on subsequently by quit claim deed are necessary parties to sign the listing agreement and transfer documents. Also, on homestead property, if you are married, but your spouse is a non-title holder, he or she must sign the listing agreement and the deed at closing as well.

Please call any one of our Florida Title & Guarantee offices or Title Representatives to answer any other title related questions. **It's never too early to be properly prepared for a smooth sailing closing later!** It would be our pleasure to assist you. For your convenience, we have also attached a form to assist you in completing your closing requirements.

Warm Regards,

Rose Sheehan

Vice President

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FLORIDA | TITLE & GUARANTEESM

Dear Property Owner,

The items below are typically requested by the title agent handling your closing. This information allows for the processing of your transaction. Having it ready will expedite the closing process.

ABOUT YOUR TITLE: PLEASE "X" ONE BOX:

- () My Owner's Title Insurance Policy is enclosed.
() I do not have an Owner's Title Insurance Policy.

ABOUT YOUR EXISTING MORTGAGE (S):

Mortgage Company Name: _____
Address: _____
City/State/Zip Code: _____
Loan Number: _____ **Phone Number:** _____
PrePayment Penalty? ___ Yes ___ No

2nd MORTGAGE/CREDIT LINE/EQUITY LINE, ETC. (IF ANY)

Mortgage Company Name: _____
Address: _____
City/State/Zip Code: _____
Loan Number: _____ **Phone Number:** _____

ABOUT YOUR HOMEOWNERS OR CONDOMINIUM ASSOCIATION, RECREATION LEASE OR RECREATION MORTGAGE:

Name of Association/Management Company: _____
Address: _____
Phone No.: _____ Account No: _____
(If there is more than one Association, please note same)

Name of Association/Management Company: _____
Address: _____
Phone No.: _____ Account No: _____
(If there are more than two Associations, please note same)

Do you have a recreation lease or mortgage? ___ No ___ Yes. If yes, please provide:

Name of Association/Management for recreation lease or mortgage:
Company: _____
Address: _____
Phone No.: _____ Account No: _____

Do you know of any special assessments? _____

FORWARDING ADDRESS: _____

TELEPHONE NO: _____ **FAX NO:** _____
EMAIL ADDRESS: _____

Other than the information contained herein, I/we hereby certify and affirm that there are no other homeowner/condominium associations that affect our property. We also certify and affirm that this form includes the full and complete information with regard to any mortgages, home equity loans, lines of credit, etc that may be secured by the subject property. _____ IS AUTHORIZED TO OBTAIN INFORMATION REGARDING THESE ITEMS ON MY/OUR BEHALF.

Seller: _____ Seller: _____
Date: _____ Date: _____