

Signature & Stewart Settlements, L.C.

11323 Sunset Hills Road Reston, Virginia 20190 • (703) 709-0600 • (703) 437-0219 fax

Welcome to our website, we're glad you decided to visit us here and look forward to working with you as your purchase your new home. If you will fill out the information sheet on the left and email it to us we can make sure that your Deed is ordered correctly and that we have the correct spelling of your names and marital status. Also, please let us know the manner in which you want to hold the title to your property.

The person conducting your closing will not be an attorney, an attorney is not required in Virginia to conduct the closing of a real estate transaction. Each of the settlement agents in our company has over 20 years of experience at the settlement table conducting real estate settlements. We will make sure that all your questions are answered and, if unable to answer them ourselves, will get those answers for you so that you can be comfortable with everything that is taking place.

In Virginia, as stated in your contract, you will need to bring certified funds to closing or have your funds wired into our account prior to the actual closing time. We will be unable to give you an accurate figure until we have received the closing papers from your lender and have prepared the HUD-1 settlement statement. If this does not take place in advance of your closing please get a funds equal to the balance of your downpayment and your estimated closing costs. If you bring too much money to closing we will refund the excess to you at that time, if you need to write an additional check we can accept a personal check up to \$1,000.00.

We are available from 8:30 a.m. to 5:30 p.m. to answer any questions you have throughout the process. We understand that this is a very important transaction to you and will make every effort to see that things are handled in a professional yet friendly way so that you'll be glad you worked with Signature & Stewart Settlements to purchase your home.

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Buyer Information Sheet

Case Name: _____ Case #: _____ Settlement Date: _____

Purchaser's Legal Name: _____ Marital Status: _____

E-mail Address: _____ Home Phone Number: _____

Work Phone Number: _____ Cell Phone Number: _____

Purchaser's Legal Name: _____ Marital Status: _____

E-mail Address: _____ Home Phone Number: _____

Work Phone Number: _____ Cell Phone Number: _____

Manner of Holding Title

(Definitions)

_____ **Tenants By the Entirety:** A form of ownership by husband and wife whereby each owns the entire property. In the event of the death of one, the survivor owns the property without probate.

_____ **Singular Title** (Marital status required)

_____ **Tenants In Common:** Two or more persons in whom title to a single piece of real possession is vested in such a manner that they have a common or equal right to possession and enjoyment of the property, but each holds a separate individual interest or estate in the property. Each owner may sell or encumber his/her respective interest or dispose of it by Will, and if he/she dies without leaving a Will, his/her heirs inherit the undivided interest. (Please indicate the percentage each person will hold.)

_____ **Joint Tenants:** Two or more persons to hold title to real estate jointly, with equal rights to share in its enjoyment during their respective lives with the provision that upon the death of a joint tenant, his/her share in the property passes to the surviving tenant(s), and so on, until the full title is vested in the last survivor. A joint tenant cannot legally sell or encumber his/her interest without the consent or joinder of all of the other joint tenant(s).

(If you have any questions regarding the manner of holding title please contact your attorney or contact Charles A. Anderson, Esquire in Reston at (703) 715-2200.)

Special Comments:
