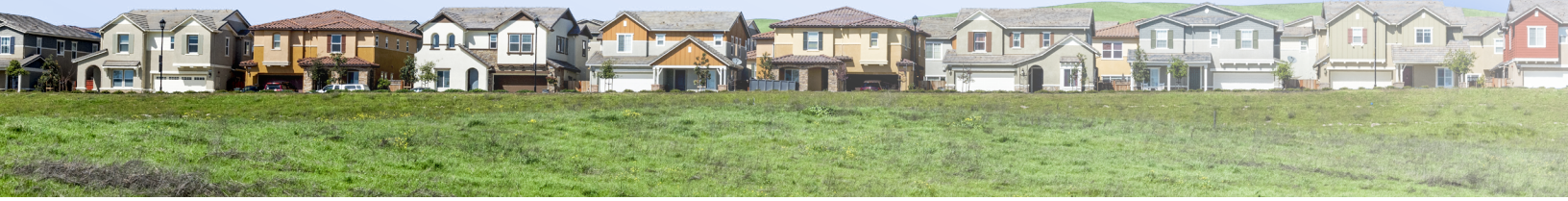


BUYERS AND SELLERS TIPS



ALL-VIRGINIA
Title & Escrow, Inc.



Buyers

- Decide how you would like to hold title to your new home. Please let us know if you have questions.
- Let our office know if funds are coming from the sale of an existing home.
- Upon receipt of your loan documents, someone from our company will call you with the amount needed to close. We will provide options for sending us the funds for settlement.
- All individuals on the Deed of Trust must be present at the signing. If this causes conflict, please let us know as soon as possible.

Sellers

- Let us know if the property being sold is NOT your primary residence.
- Advise our office as soon as possible, if someone on title is deceased.
- All individuals vested in title must be present at the signing. If this causes a conflict please let us know as soon as possible.
- If your sales proceeds will be wired into an account, you will need to provide the name of the institution, routing number and account number.
- After settlement, please cancel your homeowner's insurance, notify utility companies, and submit a change of address to the Department of Motor Vehicles and Registrar of Voters.

Buyers and Sellers

- Provide all contact information (home, work, cell & email, etc) and notify our office or real estate agent if you have a preferred way to communicate during your closing transaction.
- Be prepared to provide one of the following: Taxpayer Identification Numbers (TIN), Social Security Number (SSN), Employee Identification Number (EIN), Individual Taxpayer Identification Number (ITIN), Taxpayer Identification Number for Pending U.S. Adoptions (AITIN) (resource: Internal Revenue Service, United States Department of Treasury (www.irs.gov))
- If you will be traveling during the closing process, please let us know. You should also inform your lender and/or real estate agent.
- You will need to provide Proof of Identification at settlement. (Passport, Driver's License or state-issued identification card)

All-Virginia Title & Escrow

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