

FROM THE DESK OF:

TRINITY M. HENDERSON contracts@nc-closing.com

132 Partlo Street Garner, NC 27529 Telephone (919) 229-8840 Fax (888) 502-7306

## Engagement Letter

Thank you for selecting this firm to handle your upcoming real estate closing. Attorney Trinity Henderson will handle your closing.

My role in this transaction is to represent the Buyer and examine the title of the real property you are buying. Following a satisfactory title search, I will obtain title insurance for you thereby insuring you get good title to the property.

In addition to examining title and obtaining title insurance, we will conduct the closing for the transaction. At closing, you and the Seller will execute the necessary documents and I will collect all closing funds. After closing, I will update the title search, record the deed in your name and disburse the funds as directed in the closing statement.

If you have any questions concerning the closing, how title will vest, or any other questions related to this transaction, please do not hesitate contacting me.

Our fee for title search and closing is \$795.00 for a mortgage transaction and \$595.00 for a cash transaction. This fee will be included on your closing statement and will be included in your final "cash to close" amount. If there is an estate in the chain of title, there will be an estate courier fee of \$100.00. All funds for closing must be in the form of a wire or a certified check drawn on a North Carolina bank.

If the closing is cancelled, you will be responsible for a \$300.00 cancellation fee.

Any questions prior to closing can be directed to Rosa Hernandez either by phone or email at contracts@nc-closing.com.

North Carolina law requires that the borrower's spouse sign the deed of trust. If you are married, your spouse must attend closing.

Often the figures you see on the Closing Statement are different from what you were told on your Good Faith Estimate. These differences are most commonly due to interim interest and property tax pro-ration (which is based on the day your loan closes) and recording fees (which is based on the number of pages to be recorded). Bring your Good Faith Estimate with you to closing so we can compare the numbers.

Please, complete and return the attached information sheet as soon as possible.

You are not required to have a survey done of your property, though it is recommended for most properties. If you would like a survey, we can provide the contact information for several surveying companies that can assist you.

Following closing, you will receive copies of everything you sign for your records. This firm will retain copies of the file for a period of at least six years. Your private information will be safeguarded in compliance with current State and Federal Law.

We appreciate the opportunity to assist you with this transaction. If you have any questions, please do not hesitate contacting me at 919-229-8840 or by email at contracts@hendersonwall.com.

Please sign below and return by email or fax to indicate your acceptance of the foregoing.

Sincerely,

Trinity M. Henderson

Buyer Name:	
Property Address:	
Phone Number:	
Email Address:	
Date:	
Signature:	