

**THE LAW OFFICE OF JONATHAN W. ANDERSON, PLLC**  
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Re: Purchase of Real Property located in North Carolina

Dear Buyer,

Thank you for selecting my firm to represent you in closing the purchase of your Property in North Carolina. The purchase of real estate is an exciting, but sometimes stressful undertaking. My staff and I will endeavor to do everything we can to make the process as smooth as possible.

Upon receipt of the necessary information from your seller and other third-parties to the transaction, I prepare all necessary documents for closing, calculate a HUD-1 settlement statement, handle the receipt and disbursement of all monies, and confirm the validity of the title to your property.

To give you some idea of what to expect in a typical financed-purchase transaction, typical categories for which costs will be incurred, associated with the purchase of the real property include:

- (a) Title insurance premiums;
- (b) Recording fees;
- (c) Bank fees for origination and other services;
- (d) Escrows to pay hazard insurance and property tax;
- (e) Attorney fees;
- (f) Express mail charges;
- (g) Homeowners insurance;
- (h) HOA Dues and Transfer fees.

In preparation for closing, I perform a title search. The nature of that search may take one of two forms, depending upon whether or not the title has previously been insured. If the title has not been previously insured, a search of the public records for a period of time satisfactory to the title insurance company will be required. If the title has previously been insured, I can obtain affirmative coverage for you and your lender by having the title inspected from the effective date of that coverage to the present. Therefore, absent your objection, I will determine if title insurance coverage exists on the Property and, if so, have the public records examined from the date of that coverage. This procedure will enable me to keep your cost to a minimum while, at the same time, providing full title insurance coverage for you and satisfying your lender's requirements.

I, as the closing attorney, make no representation as to the structural integrity of any improvements on the Property (if any), nor do I provide any opinion as to the environmental condition of the Property. As I am not surveyors, nor am I an engineer, I make no representations as to whether or not the property lies within a flood plain. My ability to provide you with flood plain information is limited by what is disclosed to me by the surveyor's report and by what, if anything, I may find on the public record.

A survey of the Property may reveal the existence of boundary overlaps, gaps, gores or encroachments affecting the Property. If you want me to order a survey of your property, please advise me of that in writing. For your reference, if you elect not to have a survey performed, your title insurance policy will contain an exception as to matters of survey which could prove problematic for you in the future should there be a dispute regarding the boundary lines of your property.

Presumably you have been provided copies of restrictive covenants applicable to the Property by your real estate agent or the Seller. If you have not, you should obtain a copy of such covenants to be certain your proposed use of the Property to be consistent with those restrictions. If you want me to obtain copies of such restrictions for you, I will be glad to do so in the course of my title search. Please let me know if you want me to provide them to you.

No closing date has been scheduled. In the event either of you are unable to attend the closing, please let me know immediately. It is possible to close by Power of Attorney if necessary, but your lender must approve that procedure in advance of closing, and necessary document preparation must be completed prior to the date of closing.

My fee for the above services is generally \$525.00. Some circumstances may result in additional fees which will be set out on the HUD-1 settlement statement and agreed upon at closing. A buyer information sheet is available upon request that assists me and my staff in preparation for your closing.

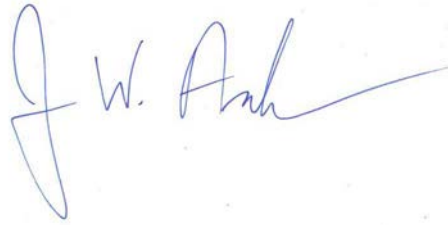
Also, please remember to bring your driver's license or identification card and one other form of identification, as many of the documents need to be notarized.

Should you have any questions regarding your closing at any time, please do not hesitate to contact me. I will be glad to answer any questions you may have.

*[signature page follows]*

Sincerely,

THE LAW OFFICE OF  
JONATHAN W. ANDERSON, PLLC



Jonathan W. Anderson

AGREED:

This the \_\_\_ day of \_\_\_\_\_, 2014.

\_\_\_\_\_  
Print Name:

Return to--	By Email	<a href="mailto:jon@lawofficejwa.com">jon@lawofficejwa.com</a>
	By Fax	919-573-0806
	By Mail:	PO Box 6356, Raleigh, NC 27628
	By Hand:	2021 Fairview road, Raleigh, NC 27608