



## KEY IMPACTORS

### ACQUISITION OF REAL ESTATE

From the agreement of sale to the closing table, we can help you purchase or sell property without hassle and with the legal protection that you need and deserve.

### REFINANCING YOUR HOME OR BUSINESS

Is the interest rate on your mortgage note competitive with today's low rates? Call us for a referral to one of our affiliated lenders for a competitive and confidential quote, or simply request our settlement services at the time you apply for a new loan.

### TAX ASSESSMENT APPEALS AND TAX ISSUES

The assessed value of your property is critical for taxing purposes and can affect the resale value of your property. Let our experienced real estate attorney fight for the fair assessment of your real estate assets.

### ISSUANCE OF TITLE INSURANCE AND POLICIES

Commonwealth Settlement Services, agents for Old Republic National Title Insurance Company can issue you an owners policy and loan policy. Protect the title to your property.

## REAL ESTATE SETTLEMENTS

### Old Republic National Title Insurance Company, Commonwealth Settlement Services, agents

Many real estate settlement companies are simply title agents. Discriminating lenders, buyers, sellers, and developers often prefer to work with lawyer-managed firms such as West & Associates, P.C. Our firm helps ensure that clients' rights and interests are protected through the process of a real estate settlement or "closing" when a property is bought or sold in Pennsylvania. We can handle the following:

- Preparation of agreement of sale and Seller discloser
- Interactions with the Recorders of Deeds, courts, and surveyors' offices.
- Acquisition of a title report, survey (if a single-family house), certificate of property insurance, payoff letter for the sellers' loan (if any), tax certifications, and other information and documents needed to ensure the buyers' new title to the property.
- Assistance and/or guidance in arranging for property appraisals, and obtaining credit reports on buyers.
- Arranging a convenient time for the closing, held in our offices, or at any other agreed-upon location.
- Arranging the buyers' inspection of the property.
- Review of a "HUD-1" settlement statement draft.
- Distribution of funds at closing.
- Adjustment of pertinent real estate taxes, rents, security deposits, and any other time-sensitive obligations of the buyer, seller, or lender.

Agents with Old Republic National Title Insurance Company.

