



FIRST EXCEL TITLE, LLC

Real Estate Settlement Services

Fairfax Office

3201 Jermantown Road, Suite 850
Fairfax, VA 22030
MAIN: (703) 259-0840
FAX: (703) 259-0841

District of Columbia Office

5335 Wisconsin Avenue, Suite 440
Washington, D.C. 20015
MAIN: (202) 686-2876
EFAX: (703) 653-8102

www.firstexcel.net

DEAR FUTURE STANLEY MARTIN HOMEOWNER:

Congratulations and thank you for choosing First Excel Title, LLC[®] to handle the settlement of your new property. We will proceed to take care of the details necessary for your Stanley Martin purchase.

SETTLEMENT DATE: Stanley Martin will contact you to arrange and schedule a day and time for settlement. If you have reason to believe that you will not be available at the time of settlement, please contact us immediately, as you may need to have a power of attorney prepared on your behalf. All Powers of Attorney **MUST** be approved by this office **AND** your lender prior to settlement. We must receive a copy of the fully executed POA prior to settlement to ensure it is properly completed. We will need the notarized original on or before settlement.

FUNDS: To ensure the prompt recording of your deed and disbursement of funds, we **REQUIRE** that you bring to settlement a **CERTIFIED OR CASHIER'S CHECK** made payable to **First Excel Title, LLC[®]**. We will also be happy to provide you with our wiring instructions so your funds can be wired directly to us **PRIOR TO YOUR SETTLEMENT**. We will attempt to inform you of the exact amount needed prior to closing. If this is not possible, we will ask you to contact your loan officer for an estimated amount for your cashier's check or to wire.

PHOTO IDENTIFICATION: Since many of the documents you will be signing need to be notarized, picture identification is required. Please bring to settlement a **VALID/UNEXPIRED** form of government issued picture identification, such as your driver's license or your passport.

HAZARD INSURANCE/HOMEOWNERS INSURANCE: Purchasers of property are required to bring to settlement a paid receipt for their first year's fire/hazard insurance policy if your first year's policy will not going to be collected at closing. If your first year's fire/hazard insurance will be collected at closing, we will not require a paid receipt. Please advise our office as well as your lender of the amount of the annual hazard insurance premium prior to settlement.

GENERAL: First Excel Title, LLC[®] is an agent of First American Title Insurance Company and Stewart Title Guaranty Company. We will use either of these title insurance underwriters for your transaction. Unless you should request otherwise, an owner's policy with enhanced coverage will be issued whenever possible.

PRIVACY POLICY: The Gramm-Leach Bliley Act generally prohibits any financial institution from sharing nonpublic personal information with a nonaffiliated third party. Settlement Agent may collect nonpublic personal information from prospective purchaser, consumer reporting agencies, others involved in this transaction (such as insurance companies, property owners associations, property managers, real estate agents or lenders), and/or affiliates of the Settlement Agent. WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

Prior to settlement, we will be contacting you to obtain pertinent information necessary to conduct your settlement. Much of the information we will need can be provided to us on the enclosed settlement information questionnaire.

TO AVOID ANY UNNECESSARY DELAYS IN THE PROCESSING OF YOUR SETTLEMENT, PLEASE FORWARD THE COMPLETED QUESTIONNAIRE TO THIS OFFICE AT LEAST TWO WEEKS PRIOR TO SETTLEMENT (VIA MAIL, FAX (703) 259-0841 or E-MAIL amayo@firstexcel.net or bmarteny@firstexcel.net).

At settlement, we will review all settlement related documents with you and answer any questions you may have. Should you have any questions prior to settlement, or wish to discuss any aspect of the transaction, please do not hesitate to contact us. We look forward to meeting you and hope that you will find this transaction to be memorable.

Contact information for me and my staff is below:

Amanda W. Mayo, Processor
Direct: 703-259-0844
Email: AMAYO@FIRSTEXCEL.NET

Bari Marteny, Set-up Processor
Direct: 703-766-1044
Email: BMARTENY@FIRSTEXCEL.NET

Song Chong, Post-closing Processor
Direct: 703-259-0845
Email: SCHONG@FIRSTEXCEL.NET

Please also visit our website at: WWW.FIRSTEXCEL.NET

Thank you for the opportunity to handle your transaction.

Best and warmest regards,



Lauren Vanni Kinard
Senior Vice President

Enclosures:

Settlement Information Questionnaire
Tenancy Selection Form



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SETTLEMENT INFORMATION QUESTIONNAIRE

Purchaser(s): _____
Property Address: _____

Purchaser's Current Marital Status: _____

Social Security Number of EACH Purchaser:

Name: _____ SSN: _____
Name: _____ SSN: _____

Home Phone: _____
Work Phone: _____
Cell Phone: _____

E-MAIL Address: _____

Will there be a Power of Attorney? Yes _____ No _____
(All Powers of Attorney MUST be approved by this office and your lender prior to settlement. We will need the notarized original for settlement.)

IF Obtaining a Mortgage, Lender Information:

Lender Name: _____ Phone: _____
Loan Officer: _____

Lender Name: _____ Phone: _____
Loan Officer: _____

Homeowner's Insurance Carrier (If known at this time)

Name: _____ Phone: _____
Agent: _____ Annual Premium: _____

Any Special Credits we should be aware of (such as closing cost credit from realtor, etc.)



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Tenancy Selection Form

Listed below are various forms of tenancy commonly selected. The checked box below indicates the tenancy you want to appear on your deed. Please be sure that the correct box has been checked. IF YOU NEED LEGAL ADVICE IN MAKING YOUR CHOICE, PLEASE CONSULT AN ATTORNEY.

PLEASE CHECK ONLY ONE BOX:

_____ TENANTS BY THE ENTIRETY WITH THE COMMON LAW RIGHT TO SURVIVORSHIP.

ONLY husband and wife may hold title with this tenancy. Should one spouse predecease the other, title to the property automatically vests in the survivor. A lien or judgment filed against only one spouse will not be a lien against property held with the tenancy. (With the exception of IRS Tax Liens)

_____ JOINT TENANTS WITH THE COMMON LAW RIGHT TO SURVIVORSHIP.

Two or more people may hold title this way. As with Tenants by the Entirety, should one owner predecease the other owner(s), title automatically vests in the surviving owner(s). A lien or judgment against any one owner could be a lien against the debtor's interest in the property.

_____ TENANTS IN COMMON

Any two or more people (including husband and wife) may hold title this way. Each person has an undivided fractional interest in the property. In the event of an owner's death, his or her interest will not pass automatically to the surviving owners but rather will vest in the heirs or devisees under his or her will, or pass by the laws of Intestacy if no will exists.

_____ INDIVIDUAL OWNERSHIP

The property is conveyed to one owner who has the exclusive use and benefit of the property and the right to dispose of it.

_____ OTHER (PLEASE CONSULT WITH YOUR LENDER AND FIRST EXCEL TITLE FOR APPROVAL)

The undersigned hereby authorizes First Excel Title, LLC to have their legal counsel prepare the deed in accordance with the selection made herein.

PrintName: _____

Print Name: _____

**PLEASE RETURN COMPLETED FORM TO
FIRST EXCEL TITLE, LLC:**

AMANDA W. MAYO:
p: 703-259-0844
amayo@firstexcel.net

BARI MARTENY:
p: 703-766-1044
bmarteny@firstexcel.net