

SAMPLE ONLY

TERMS SUBJECT TO CHANGE

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Refinance Information Request

*****PLEASE COMPLETE AND RETURN ASAP**

From: _____

Closing Date: _____

Regarding the property located at:

PROPERTY ADDRESS: _____

My/Our social security numbers are:

His: _____

My/Our Email address: _____

Hers: _____

Phone numbers: _____

My/Our marital status is:

My new lender will be:

_____ Single

_____ Married

_____ Divorced

_____ Separated

_____ ; phone no. and
contact _____

**BRING TWO FORMS OF ID TO CLOSING (drivers license
and also social security card, utility bill, passport, or voter registration card)**

All owners and spouses must come to closing!

My/Our current lenders are (first mortgage and all equity lines):

1) Lenders Name: _____ Phone No.: _____
Account No.: _____

2) Lenders Name: _____ Phone No.: _____
Account No.: _____

3) Lenders Name: _____ Phone No.: _____
Account No.: _____

My/Our homeowner's insurance company is:

Company Name: _____

Phone No.: _____

VERY IMPORTANT: Due to the declining economy: Title insurance companies now require that if ANY labor or materials have been supplied to the owner within 120 days prior to closing, then EACH such supplier must sign a lien waiver at or before the closing. If this applies in your case (for example: you have had work done recently and/or you are paying off a construction loan), you must call our office as soon as possible. This applies even if you are a developer/builder/general contractor if you are also the owner. Thank you.

I, the undersigned borrower, authorize you to release the requested information (payoffs and proof of insurance) to my settlement agent KIMBERLY E. FOX, PLLC. My equity line should be immediately blocked to further advances.

X _____

X _____

KIMBERLY E. FOX, PLLC
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Our fees for **RESIDENTIAL** real estate closings are as follows. If you are shopping around, be sure to ask any other attorney's office to quote ALL of their fees associated with your closing. **

Please note Commercial fees are higher (usually on an hourly basis except for those which are routine closings similar to a home closing):

Attorney fee /Settlement Fee	\$645 - purchase price or loan amount
Second mortgage/equity line (same time as first mortgage)	\$220

Power of attorney, mail away loan package, subordination agreement, easements, free trader agreements, clearing title problems, etc., and late or redrawn packages are additional as "changed circumstances".

** Please note for comparison-shopping: Starting in 2010, new government rules require settlement agents to combine all their various fees into one total fee and show it on the good faith estimate and on line 1101 of the new settlement statement.

This includes fees such as the following:

Attorney fee
Settlement fee
Title search
Courier fee - loan package
Courier fee - recording at courthouse
Download/print loan package (if appl.)

Our fee quoted above includes all these fees. Be sure anyone who quotes you settlement services or attorney's fees is combining them into one or disclosing them all to you.

Fee Agreement:

IF YOU OR YOUR AGENT OR LENDER ADVISES US TO GO FORWARD WITH YOUR CLOSING AND WE DO SO IN GOOD FAITH, THIS CONSTITUTES YOUR ACCEPTANCE OF THE FOLLOWING:

Our standard fees for a purchase or for a refinance for RESIDENTIAL properties are as shown above. If your loan package does not arrive in our office by 3:00 pm the day before your scheduled closing, we reserve the right to charge a \$50 fee to expedite the closing. If we are required to perform additional services beyond those described herein, we will charge extra for them. Without limiting the definition of "additional services", examples would be preparation of a subordination agreement or release deed, power of attorney or other documents, or delay or postponement of the closing through no fault of ours after the closing documents have been prepared. Expenses such as the recording costs, survey fee, termite report fee, title insurance premium and homeowners insurance premium are not included in our legal fee.

If the transaction fails to close through no fault of ours after the title search has been ordered but prior to receiving the loan package, we will charge a fee of between \$100 and \$350 depending on time and expense incurred for work performed. If the transaction fails to close through no fault of ours after the loan package has been received and closing documents have been prepared, we will charge up to \$600 as most of work will have been completed. A redraw fee of up to \$100 per loan package may be required to prepare new packages after the first one. Commercial property closing fees are higher due to the additional work and risk and such work will be performed on an hourly basis of \$195 per hour unless other arrangements are made.

Note in reference to Hyatt and ARAG Legal Plans:

Your legal plan will save you \$425 off our \$645 fee. We will charge you \$220 representing the portion of our fee which covers title search, UPS, and other costs we absorb for you.