

Law Offices
of
Michael J. Heath

167 108th Avenue
Treasure Island, FL 33706
Telephone: 727.360.2771
Fax: 727.475.5323
Email: Mike@AttorneyMichaelHeath.com

Dear Seller(s):

Thank you for selecting my law office for handling the closing and issuance of Title Insurance on your property.

First and foremost, unless we have previously met, I wanted to introduce myself and give you a brief explanation of the process and introduce my staff working on your file. The processor on your file is my assistant Brittany Chobey and the closer is my title agent Cathy Dalrymple. They will be the ones that have your file and will work through the closing process with you. Should you have any questions through this process please do not hesitate to contact them here at my office. If you have a more significant question, I am here to assist in any part of the process.

This may be your first sale or you may be well versed in the closing process. For a title company it is important to make sure you understand a few things to make sure the whole process goes along smoothly. If you have a Realtor, he/she will assist you and me with the closing process.

1. **Utilities:** All utility bills, including but not limited to water, sewer, gas, garbage and electric are the responsibility of the Buyer and Seller. Therefore approximately one week prior to closing you should schedule the disconnection of all of the services you have on the property for the day of closing. You will want to leave the services on the property until closing for the final walkthrough by the Buyer. Your monthly statement(s) should have the phone number to schedule the disconnection. In the event the closing does not occur on the day scheduled, and you still reside on the property or you wish to maintain those services until the property changes hands, you should be able to call the service providers the morning of the closing and change the disconnection date.
2. **Lending/Financing:** If you have any outstanding mortgages on the property we will be contacting them to obtain payoff figures.
3. **Multiple Closings:** If after this sale you are buying another property on the same day with these proceeds please let us know so we can plan accordingly.
4. **Mail away:** If you will not personally be attending the closing and wish to handle this closing by mail please let us know at least two weeks in advance so we can plan accordingly.
5. **Information Needed:** I have enclosed a questionnaire to get some initial information to assist in preparing the appropriate paperwork for closing. If you could please promptly complete the questionnaire and return it to my office via email or fax to my assistant who sent you this. If you have prior title policy (dated within the last three years), please email or fax either or both of those to my office at your earliest convenience, they can help save you money.
6. **Possession:** Florida is considered a table closing state, that means that when the parties sign off and the closing is done, possession is transferred; therefore unless your contract states otherwise please be completely moved out at closing.
7. **Post Closing:** If you have a mortgage on the property we will be paying it off via overnight mail and/or wire transfer. Your bank normally requires us to pay them slightly more than what

is needed to satisfy your mortgage; after closing they will likely be issuing you a refund check. We will notify the bank of your forwarding address but in the event you do not timely receive a refund please do not hesitate to reach out to them directly. Also, after closing, contact all insurance providers you have on the property and cancel all insurance policies on the property. Although your insurance may be paid through your bank, make sure you contact the insurance company since the policy is likely to have been paid in advance and you are owed a refund. In addition, you will receive your 1099 at closing, please make sure you keep this handy as you will need it for preparation of your taxes next year.

I look forward to our upcoming closing and should you have any questions, please do not hesitate to call.

Sincerely,

Michael J. Heath

MICHAEL J. HEATH, ESQ.

LAW OFFICES OF MICHAEL J. HEATH, PA.

LAW OFFICES OF MICHAEL J. HEATH
167 108TH AVENUE
TREASURE ISLAND, FL 33706

SELLER'S CLOSING QUESTIONNAIRE – PLEASE WRITE CLEARLY

- US Citizen? Y/N?
1. Names of Seller: _____ Social Security Number: _____ Y / N
Names of Seller: _____ Social Security Number: _____ Y / N
Names of Seller: _____ Social Security Number: _____ Y / N
2. Property address you are selling: _____
3. Is this the Seller's primary residence? Yes ___ or No ___
4. Do you have any Tenant's in the property? Yes ___ or No ___
5. When did you purchase the property? _____
6. Will the Seller(s) be physically attending the closing: Yes ___ or No ___
7. Seller(s) forwarding address after closing: _____

8. Marital Status of the Seller(s): _____
9. Home Phone #: _____ Work# _____ Cell# _____
10. Email of Seller(s): _____
11. How many mortgages or lines of credit do you have on the property? _____
12. First Lender Name: _____ Loan # _____ Phone #: _____
13. Second Lender Name: _____ Loan # _____ Phone #: _____
14. How many condo or homeowners associations are their? _____
15. First Association Name: _____ Contact: _____ Phone#: _____
Maintenance fee is due: Monthly ___ Yearly ___ Quarterly ___ Amount: \$ _____
16. Second Association Name: _____ Contact: _____ Phone#: _____
Maintenance fee is due: Monthly ___ Yearly ___ Quarterly ___ Amount: \$ _____
17. Any additional comments or circumstances we should be aware of? _____

