

## SETTLEMENT SERVICES

To insure your settlement is effectively handled, **Horizon Abstract Company, Inc.** can provide the following services for you and your customers/clients.

### \* ORDER TITLE INSURANCE

Once you have placed the title insurance application with **Horizon Abstract Company, Inc.** we will perform a full property search and issue a Title Insurance Commitment. **Horizon Abstract Company, Inc.** will search the property and review the researched information. If we find that there is a situation where an item needs to be addressed prior to settlement, we will assist you in rectifying the problem and assure that title will be cleared. An accurate Commitment for Title Insurance will be sent to all parties requested by you.

### \* ACKNOWLEDGMENT NOTICES

For your convenience we will send acknowledgment notices to all parties involved, informing them of placement of Title Insurance through **Horizon Abstract Company, Inc.**

### \* OBTAIN PAYOFF STATEMENTS

**Horizon Abstract Company, Inc.** will secure all necessary payoff statements for your seller's mortgage(s) and/or any loans applying to the property to be paid off at closing.

### \* TAX CERTIFICATIONS

All tax certifications that are required for the property will be ordered by **Horizon Abstract Company, Inc.** If a Homeowner Association/Planned Unit Development is involved, we will also order the necessary documents needed for settlement. (Certificate of Insurance, Statement of paid dues).

### \*FINAL WATER READINGS

At your request, **Horizon Abstract Company, Inc.** will order a final water reading for the property prior to settlement.

### \* HOMEOWNER'S POLICY

**Horizon Abstract Company, Inc.** will remind you, buyer/borrower to obtain an endorsement naming the lender as the loss payee on their new homeowner insurance policy.

**\* ESTIMATE OF SETTLEMENT COSTS**

By request, **Horizon Abstract Company, Inc.** will provide an estimate of costs for your customer/client prior to settlement. To do this accurately, we must receive a list of all charges.

**\* PLACE OF SETTLEMENT**

**Horizon Abstract Company, Inc.'s**, office is conveniently located in Media, Delaware County, with free, ample parking on premises. Upon request we also can handle settlements at a place more suitable to your customer's/client's needs.

**\*NOTICE OF SETTLEMENT**

**Horizon Abstract Company, Inc.** will send a written settlement notice, stating the date, time and location of settlement to all parties involved.

**\*ATTORNEY ON STAFF**

Having an attorney on staff has allowed **Horizon Abstract Company, Inc.** to accommodate the many needs a settlement might require. To make sure that the transaction goes as smoothly as possible, is our main goal.

**\*NEWSLETTER**

With the current changes and new regulations required, **Horizon Abstract Company, Inc.** newsletter is sent out to inform you of such information.