
Tel: (207) 973-1700**Fax: (207) 973-1711**

Dear Buyer,

Congratulations on your upcoming purchase. Consumer Title will represent your lender and/or you in completing your purchase. Once your lender has completed the loan process, they will authorize us to close your loan. At that time, we will contact you with the details. In the meantime, we would like to make you aware of a few things.

If you anticipate not being able to attend the closing, please notify us immediately so that we can make arrangements for a power of attorney to be signed. Please be advised that signing loan documents under a power of attorney may not be acceptable to your lender depending upon your particular circumstances or loan program. If you are considering the use of a power of attorney we recommend you visit the "[**What You Should Know About Powers of Attorney**](#)" section of our web site.

In order to close your loan, we must have an **original hazard insurance binder and paid receipt** delivered to closing. Please refer to the information provided to you by your lender to assure that the hazard insurance binder is in the proper form. If you or your insurance agent are uncertain regarding this binder, please feel free to contact our office for clarification. Further, please complete and sign the enclosed "Authorization to Release Information" form. This will allow Consumer Title to obtain the necessary documentation and information regarding your property, such as Home Owner's Insurance Binders.

We will conduct a title search on the property you are buying, prepare closing documents, perform the loan closing and supply your lender with a title insurance policy to protect its mortgage interest in your property. At closing you will be offered an opportunity to purchase an owner's title insurance policy. We encourage you to consider purchasing this insurance to protect the investment you are making in your property. If you have questions about title insurance please visit the "[**Why Do I Need Title Insurance**](#)" section of our web site, and feel free to contact us with any questions.

Once we receive your lender's authorization to close your loan, someone from our office will contact you to set a time for closing and discuss the final details. If you are required to bring funds to closing, they must be in the form of **bank certified funds** or a **money order** made payable to "**Consumer Title.**" Funds necessary for closing can **no longer be in the form of cash.** Please refer to the "[**locations**](#)" section of this web site for a map to locate our office. Finally, in accordance with the U.S. Patriot's Act, a current picture identification **issued by a Governmental Authority** must be provided at closing. We are not able to close your purchase without this identification.

We look forward to working with you in the purchase of your property and wish you the best of luck.

Sincerely,

Consumer Title



Consumer Title

82 Columbia Street
Bangor, ME 04401

Tel: (207) 973-1700

Fax: (207) 973-1711

Dear Buyer:

Please complete this questionnaire and fax to us at 207-973-1711 as soon as possible. Timely receipt of this information will enable us to prepare the closing package with minimal delays.

YOUR LENDER: _____

Address _____

Phone # _____ Loan Officer _____

HOMEOWNERS INSURANCE INFORMATION

Homeowners Insurance Agent _____ Phone # _____

AUTHORIZATION TO RELEASE INFORMATION

I, _____, authorize Consumer Title to obtain any and all information necessary regarding the property located at:

Seller(s) Name:

Buyer(s) Name:

Date

Signature
Printed Name:
Social Security Number:

Signature
Printed Name:
Social Security Number: