



General Real Estate Settlement Legal Services

Realty Title & Settlements, LLC a subsidiary of USSMC is committed to providing all of our clients with assurances that their real estate transaction will be closed only under the strictest of professional care, please review the list of general real estate services we provide with every closing.

- Pre-transaction consultation.
- Review contract as attorney for Buyer or Seller.
- Act as Lender's fiduciary agent.
- Coordinate settlement closing date with Buyer, Seller, Real Estate Agents, Lenders and Brokers.
- Communicate with all parties including any third parties necessary to ensure a professional and thorough closing.
- Examine the deed records to verify the title to the property being offered as security for the loan, and such other docket records for review of federal and real property tax liens, lawsuits, probate actions, and any other local assessments or liens.
- Arrange for survey of property.
- Assess and provide a preliminary legal opinion as to the status of title as shown from an examination of all public records and surveys.
- Prepare documents required to cure defects in title.
- Issue title commitment to the Lender that record title appears vested in Borrower or Seller, subject only to the security deed held by the Lender and any other encumbrances which do not render the title unmarketable.
- Obtain payoffs for all liens.
- Obtain and review all relevant property and inspection reports.
- Ensure that the property is insured to protect the Owner's and Lender's interest.
- Prepare documents necessary to consummate the loan and/or transfer title.
- Prepare and thoroughly explain the real estate settlement sheet and all other loan documents.
- Disburse funds pursuant to settlement statement.
- Return Lender's completed loan package.
- Record documents to ensure Lender's security for the loan and Buyer(s)/Borrower(s) ownership.
- Verify that all appropriate documents have been recorded and all prior liens released.
- Issuance of title insurance policy as protection to Lender and Buyer that there are no encumbrances that would adversely affect the Lender and/or Buyers respective lien or ownership

