



THE FIRELAND TITLE GROUP, LLC.  
85 S. Main Street, Suite G, Hudson, OH 44236  
O: 330.653.3552    [info@firelandtitle.com](mailto:info@firelandtitle.com)    F: 330.653.3128

Please fill in the property address at least once. The order number will be filled by the Escrow Officer.

Re:    Order No.:  
      Property  
      Address:

Dear Buyer,

The Fireland Title Group, LLC appreciates the opportunity to be handling the closing of your property. We will be acting as an impartial third party to close this transaction.

Enclosed are forms that will need to be **completed, signed, and returned** to us via email, fax, or in the envelope provided in a timely manner to avoid any delays in the closing process.

Please notify us if you will be out of town between now and the time of closing so we may coordinate the signing of your documents.

If you are taking title in the name of a trust or entity other than your individual name(s), please contact this office as additional documentation will be required. *Note: If you are securing a loan to finance this purchase, you must take title in the same manner as you made loan application.*

As of January 1, 1996, Ohio is a "Good Funds" State. All monies deposited in escrow must be in the form of official bank check, money order, certified funds or wire transfer. If wiring funds, please call our office for wiring instructions. You will be contacted at a later date to discuss the dollar amount, if any, you will need to bring to closing.

Thank you for allowing us to be a part of this most important transaction. If you have any questions, please feel free to contact our office at (330) 653-3552 or [info@firelandtitle.com](mailto:info@firelandtitle.com).

Thank you,

The Fireland Title Group, LLC



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**BUYER INFORMATION FORM**

Order No.:  
Property  
Address:

Borrower(s) Name(s)

Social Security No. or Fed. ID No.

1) \_\_\_\_\_  
2) \_\_\_\_\_

Cell Phone

Home Phone

Work Phone

1) \_\_\_\_\_  
2) \_\_\_\_\_

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Email Address

Buyer Will  or Will Not  occupy Premises.

If NOT, will property be used as rental?  Yes  No

If NOT owner occupied, please provide mailing address for future correspondence and future Real Estate Tax Bill:

\_\_\_\_\_  
\_\_\_\_\_

**ATTENTION BUYER:**

Please indicate below the manner in which you would like your final Settlement Statement and refund, if any, sent to you after closing. Please select one and complete if necessary.

1.  Pickup at the Fireland Title Group, LLC: 85 South Main Street, Suite G, Hudson Ohio 44236
2.  Mail to the following address: \_\_\_\_\_  
\_\_\_\_\_
3.  Overnight via express mail service to the following address: \_\_\_\_\_  
\_\_\_\_\_
4.  Other: \_\_\_\_\_

\_\_\_\_\_  
By

\_\_\_\_\_  
By



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**BUYER INFORMATION - CONTINUED**

**Marital Status:**

- Single
- Widowed
- Husband & Wife
- Married, but not to each other
- Divorced & NOT Re Married
- Divorced & Re Married

If married, Spouse's name: \_\_\_\_\_

**Type of Deed Requested:**

General Warranty Deed:

- With Right of Survivorship\*  Without Right of Survivorship
- (\*Requires 2 or more individuals to be in title)**
- Other (Please Specify) \_\_\_\_\_

Title to be in name(s) of: \_\_\_\_\_

**\*Name(s) must match name(s) on any loan application.**

**Names not listed on loan application are subject to lender/underwriter approval.**

**Lender Info**

Name of Lending Institution: \_\_\_\_\_

Loan Officer & Phone #: \_\_\_\_\_

**CASH PURCHASE:** ORDER A SURVEY?  Yes  NO

**Home Owner's Insurance Information:** (If you have not made a decision on a company at this time, please send the form back and contact us when you do have the below information)

Insurance Company Name: \_\_\_\_\_

Agent's Name: \_\_\_\_\_ Ph. # \_\_\_\_\_

Agent's Address: \_\_\_\_\_

\_\_\_\_\_  
By

\_\_\_\_\_  
By



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**NOTICE OF PREMIUM FOR MECHANICS' LIEN COVERAGE ON OWNERS POLICY**

An exception for Mechanics' lien appears on the Title Commitment and Owner's Policy of Title Insurance as a "standard exception". Many buyers ask or expect that this Exception be deleted from the Owners' Policy and, in most instances, this Exception can be removed based on an Affidavit by the Seller that is acceptable to the title insurance underwriter.

Effective May 1, 2013 the Ohio Department of Insurance has mandated a premium for this coverage where previously there was none. This premium which is an addition to the premium for the base Owners' Policy, is 10% of the base Owners' Premium subject to a minimum of \$250.00.

Please advise if you wish to have this coverage. If not, the standard exception as to the Mechanics' Lien will appear as an Exception to coverage on the Policy of Title Insurance being issued.

YES

NO

\_\_\_\_\_  
By

\_\_\_\_\_  
By



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### NOTICE OF PREMIUM FOR EAGLE POLICY

First American Eagle Policy offers extended coverage for homeowners of one to four unit homes. This coverage is only made available to individuals or families purchasing a primary residence. Choosing either the regular owner's policy or the eagle policy is perfectly acceptable, the choice is yours. The next page shows the difference in coverage between the owners and the eagle policy.

If a more detailed explanation and the price difference between the policies is required, please call out office.

Please mark which coverage you would prefer.

OWNERS POLICY     EAGLE POLICY

\_\_\_\_\_  
By

\_\_\_\_\_  
By

# EAGLE OWNER'S POLICY

Compare First American's Eagle Owner's Policy To An ALTA R Policy		EAGLE	ALTA R
<b>Protection from:</b>			
1	Someone else who owns an interest in your title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	A document that is not properly signed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3	Forgery, fraud, duress in the chain of title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4	Defective recording of any document	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
5	Restrictive covenants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6	A lien on your title because there is:		
	a) a deed of trust	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	b) a judgment, tax, or special assessment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	c) a charge by a homeowners' association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7	Unmarketable title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
8	Mechanics lien	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
9	Forced removal of a structure because it:		
	a) extends on another property and/or easement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	b) violates a restriction in Schedule B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	c) violates an existing zoning law*	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10	Inability to use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
11	Unrecorded lien by a homeowners' association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
12	Unrecorded easements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
13	Building permit violations*	<input checked="" type="checkbox"/>	
14	Restrictive covenant violations	<input checked="" type="checkbox"/>	
15	Post-policy forgery	<input checked="" type="checkbox"/>	
16	Post-policy encroachment	<input checked="" type="checkbox"/>	
17	Post-policy damage from extraction of minerals or water	<input checked="" type="checkbox"/>	
18	Lack of vehicular and pedestrian access	<input checked="" type="checkbox"/>	
19	Map that is not consistent with legal description	<input checked="" type="checkbox"/>	
20	Post-policy adverse possession	<input checked="" type="checkbox"/>	
21	Post-policy cloud on title	<input checked="" type="checkbox"/>	
22	Post-policy prescriptive easement	<input checked="" type="checkbox"/>	
23	Covenant violation resulting in your title reverting to a previous owner	<input checked="" type="checkbox"/>	
24	Violation of building setback regulations	<input checked="" type="checkbox"/>	
25	Discriminatory covenants	<input checked="" type="checkbox"/>	
<b>Other benefits:</b>			
26	Pays rent for substitute land or facilities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
27	Rights under unrecorded leases	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
28	Plain language statements of policy coverage and restrictions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
29	Compliance with Subdivision Map Act	<input checked="" type="checkbox"/>	
30	Coverage for boundary wall or fence encroachment*	<input checked="" type="checkbox"/>	
31	Added ownership coverage leads to enhanced marketability	<input checked="" type="checkbox"/>	
32	Insurance coverage for a lifetime	<input checked="" type="checkbox"/>	
33	Policy adopted by the California Land Title Association (CLTA)	<input checked="" type="checkbox"/>	
34	Post-policy inflation coverage with automatic increase in value up to 150% over five years	<input checked="" type="checkbox"/>	
35	Post-policy Living Trust coverage	<input checked="" type="checkbox"/>	

\* Deductible and maximum limits apply.  
 Not available to investors on 1- to 4-unit residential properties.  
 Coverage may vary based on an individual policy.



**First American**  
**Title Insurance Company**

# **CLOSING PROTECTION COVERAGE SIGNED FORMS REQUIRED**

Effective January 1, 2007, Senate Bill 185 required title companies to offer Closing Protection Coverage to all buyers, sellers and lenders. Closing Protection Coverage indemnifies you against the loss of settlement funds resulting from certain acts of the Licensed Agent or anyone acting on behalf of the Licensed Agent as outlined in the offer. Attached are two forms. The first form, Notice of Availability and Offer of Closing Protection Coverage, explains the nature of the coverage and asks you to acknowledge that this offer has been presented to you. The second form, Offer to Closing Protection Coverage, offers you the option to accept or decline the coverage. As the settlement agent for your closing, we are required to offer this coverage on behalf of First American Title Insurance Company and to obtain your signature acknowledging the offer and either your acceptance or declination of this offer. If you elect the coverage, the cost is listed in the "Offer of Closing Protection Coverage" and will be included in your closing costs then collected on your settlement statement at the time of closing.

**Please sign and return both forms to our office prior to the scheduled closing.**

**NOTICE OF AVAILABILITY AND OFFER OF  
CLOSING PROTECTION COVERAGE**

From: First American Title Insurance Company

Re: Licensed Agent: The Fireland Title Group, LLC  
Property Address:

Commitment/ File No.:

**Notice of Availability of Closing Protection Coverage**

Pursuant to Ohio Revised Code Section 3953.32, you are hereby notified of the availability of Closing Protection Coverage from First American Title Insurance Company in connection with the above-referenced transaction for the premium stated in the Offer of Closing Protection Coverage outlined below.

Closing or settlement of a real estate and/or mortgage loan transaction can be characterized as having two components. One component pertains to the title to the Premises and the title insurance policy therefore. The other component pertains to the handling of funds and documents. A title insurance policy **does not** cover losses due to the mishandling of funds or documents. However, Closing Protection Coverage, as outlined below, **does** provide such protection.

Description of Coverage: The Closing Protection Coverage indemnifies you against the loss of settlement funds resulting from any of the following acts of the Licensed Agent or anyone acting on behalf of the Licensed Agent, subject to certain conditions and exclusions specified in the Closing Protection Coverage Form:

1. Theft, misappropriation, fraud, or any other failure to properly disburse settlement, closing or escrow funds; and
2. Failure to comply with any applicable written closing instructions, when agreed to by the Licensed Agent.

You are covered by a Closing Protection Coverage Form only if it is specifically addressed to you. A copy of the Closing Protection Coverage Form is available upon request.

I (We), the undersigned, hereby acknowledge receipt of the Notice of Availability of Closing Protection Coverage.

\_\_\_\_\_  
By

\_\_\_\_\_  
By



**Offer of Closing Protection Coverage**  
From: First American Title Insurance Company

Pursuant to Ohio Revised Code Section 3953.32, you are hereby offered Closing Protection Coverage from First American Title Insurance Company in connection with the above-referenced transaction.

Premium for Coverage: The premium cost for the Closing Protection Coverage is \$40.00 for Lender; \$55.00 for Seller; \$20.00 for Buyer/ Borrower; and \$20.00 for any other applicant for title insurance, and in no case shall the premium cost be less than \$40.00 for this coverage in any transaction.

**Acceptance of Offer/ Declination of Offer**

I (We), the undersigned, acknowledge receipt of this Notice of Availability of Closing Protection Coverage and offer of Closing Protection Coverage and

**Do** accept the said offer     

**DO NOT** accept the said offer     

If this Offer is accepted, the undersigned hereby agrees to pay the applicable premium.

\_\_\_\_\_  
**By**

\_\_\_\_\_  
**By**

**A lender's closing instruction requiring Closing Protection Coverage is deemed to be its acknowledgement of receipt of the Notice of Availability of Closing Protection Coverage and its acceptance of the Offer of Closing Protection Coverage.**