

Seller's Title Examination Program (STEP)

Take the first STEP to a successful home sale

It is fairly common for an old deed of trust to remain of record after a refinance, a home owner association lien for assessments to not be cancelled after payment, or other unknown liens to exist which encumber the title to your property. In order to provide a potential buyer with assurance that the title to your property is marketable and free of any title impediments, Harris & Hilton, P.A. ([Harris & Hilton](#)) is offering **STEP**, a title examination program for sellers in conjunction with seller document preparation for closing.

The **STEP** program works as follows: Harris & Hilton will perform a title exam to reveal any problems or impediments to title that may prevent the sale of your property or otherwise cause the title to not be marketable. If the title examination reveals any title-related issues, Harris & Hilton will work with you to resolve the title problems. We will also obtain a Title Insurance Commitment and a copy of any restrictive covenants. The title documents will be assembled into a packet to be provided to a buyer to show clear title to your property. As part of **STEP**, we will also provide an incentive to the buyer in the form of a credit of \$135 toward our typical buyer closing fee if the Buyer uses our firm for closing.

To sign up for STEP, please provide us with the following:

1. Existing title insurance policy. The policy should be in your closing documents (original purchase or refinance), or would have been received via mail shortly after closing.
2. Last mortgage statement(s).
3. Settlement statement. From your last closing original purchase or refinance.
4. Signed copy of this agreement.

Upon receipt of these items, we will perform a title examination on your property, obtain a Title Insurance Commitment, assemble the title documents, and prepare your seller closing documents consisting of a deed, lien affidavit, marital affidavit and tax status certification (Seller Closing Documents), all as part of the one time fee of \$285, which is not paid until the closing of the sale of your property. We will review the Seller Closing Documents with you at your convenience, and then hold them in trust until the time of closing, allowing you to avoid missing any time from work to attend the final closing.

If you have any questions about STEP, please contact Harris & Hilton at (919) 848-6164, by fax (919) 848-6918, or email David Hilton at dhilton@hfhlaw.com, or Julie O'Day at joday@hfhlaw.com. You may also visit our website at www.hiltonlegal.com, or our office at 7320 Six Forks Rd, Suite 100, Raleigh, NC 27615.

We look forward to assisting you with the sale of your property!

Name:

Date

Property Address:

Name:

Date