



ROBERT FORQUER

ATTORNEY AND COUNSELOR AT LAW

110 MATTHEWS STATION ST., STE 1E MATTHEWS, NC 28105. TELEPHONE 704.360.5175

ENGAGEMENT LETTER

TO: Buyers

FROM: Robert Forquer

RE: Purchase of property located at:

You have been referred to (or have chosen) us to act as the Settlement Agent for the purchase of the property shown above. We are sending you this letter to explain what we do, what fees are, and to clarify our role within the overall transaction. After reading it, please feel free to reach out with any questions.

[If a loan is involved:] The Settlement Agent was selected by the Lender, Broker and/or me/us only for the purpose of preparing the loan documents, certifying title and handling the closing (consisting of having documents signed, liens recorded and loan proceeds disbursed). The Settlement Agent is not my/our attorney or representative for any purpose in connection with negotiating and/or obtaining this loan and its terms and Settlement Agent makes no representations as to whether this loan will benefit me/us or if the fees paid in connection with this loan are within industry standards. I/We was advised that I/we could consult with an attorney of my/our choice to obtain advice regarding the loan and have done so to the extent I/we deem necessary.

I/We hereby acknowledge and agree that the Settlement Agents scope of representation (as to borrowers) is limited to the proper execution of my/our documents including the disclosure of my/our loan terms, completing a title search and/or a review of the title on behalf of the lender as well as disbursing said loan according to the Settlement Statement or Closing Disclosure and recording any required documents. The above referenced functions shall be completed for the fee(s) listed on the Settlement Statement or Closing Disclosure. Any further work and/or representation contemplated by me/us will require a written agreement setting out the additional work to be done and the payment of additional fees.

I/We hereby acknowledge and agree that certain charges on my Settlement Statement and/or Closing Disclosure, including but not limited to overnight/courier fees & recording fees may not reflect the actual cost and in fact may be more than the actual cost to the settlement agent. The additional amount(s) may vary and are to help cover the administrative aspect of handling that particular item or service. I/We hereby consent to and accept the above referenced up-charges, if any.

I/We understand that the fees for the Settlement Agent's services (payable to the Law Office of Robert Forquer) will be as follows:

SETTLEMENT FEE:	\$795.00
SIMULTANEOUS SECOND:	\$350.00
TITLE SEARCH:	\$195.00
POA and/or DEED (if necessary):	\$295.00
COURIER FEE:	\$85.00
TITLE INSURANCE:	Varies depending on purchase price and loan amount
RECORDING FEES:	\$26 Deed (up to 15 pages) \$64 Each Deed of Trust (up to 35 pages each)
E-RECORDING FEES:	\$5 Per recorded document
MAIL AWAY:	\$75.00

In addition, unless otherwise agreed, I/We understand that I/We will be responsible for the title insurance premium for any lender's or owner's title insurance policy, lender fees, prepaid expenses (e.g. homeowner's insurance), escrow deposits, inspections and/or any other expenses associated with this transaction, which additional expenses are not included as part of the Settlement Agent's fees. I/We further acknowledge that there may be additional fees charged by the Settlement Agent for additional services (e.g. preparation of a Power of Attorney, preparation of Seller financing documents, etc.) not set out above.

NOTE: We will travel for closings at no additional charge (within a 50 mile radius of Charlotte). However, in the event that a third-party Notary is required to facilitate an out of office closing, we reserve the right to put their fee (typically \$125-\$150) on the CD/HUD.

Pursuant to the N.C. Gen. Stat. §45, ALTA Best Practices, State Bar Rules and in order to protect your funds, all funds in excess of \$500 must be received by wire to the Forquer Law Office. For this transaction, the ONLY bank account we will be using is our IOLTA Trust Account, described and partially redacted below:

Law Office of Robert Forquer
Park National Bank
50 North Third Street
Newark, OH 43058
Partial ABA # *****05
Partial Account # *****419

Before sending any wire, call our office at (704) 360-5175 to verify the instructions. We will not charge wiring instructions. If you receive wiring instructions from a different bank, branch location, account name, or account number, they should be presumed fraudulent. Do not send any funds and contact our office immediately.

Failure to follow this procedure endangers your funds.

Sincerely,
Robert Forquer



I/We have read the foregoing and authorized the Law Office of Robert Forquer to undertake all necessary steps to close this transaction under the terms laid out in this letter.

BUYER (SIGN):
BUYER (PRINT NAME):

BUYER (SIGN):
BUYER (PRINT NAME):