

AMERICAN DREAM HOME



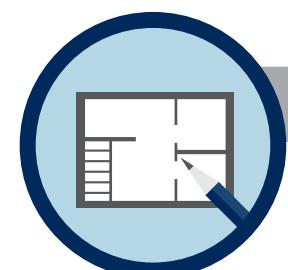
64%

of Americans say they'll be able to own or rent their dream home within their lifetime. Here's what they say makes up the "American Dream Home."



60%

want a newly built home.



2,195 square feet

is the ideal size.



11%

want to be near entertainment and nightlife.



15%

said that being close to good schools is important.



It's all about the suburbs for millennials. However, Boomers plan to retire by the beach and Generation Xers prefer the privacy of country living.



On average, respondents were willing to spend **\$1.3 million** to snag their dream home.

LAWYERS LINK



HOME SELLER'S CLOSING CHECKLIST

Notify the escrow company of any and all existing mortgages tied to the subject property.

1. Name of lender
2. Loan/account number
3. Telephone number for lender
4. Social security number (which enables title company to obtain payoff figures)

Notify the escrow company if you are aware of any pending bankruptcy or foreclosure.

Furnish the escrow company with applicable information regarding condo management company/homeowner's association/private front foot company.

1. Name of management company
2. Address of management company
3. Phone number
4. Amount of condo/hoa fee
5. Is this fee paid on an annual/quarterly/monthly basis?

Is this property waterfront?

Continued inside...



Lawyers Title®



Continued from front page.

- The title company needs to know, if leasehold property, if there is ground rent. If so, you will need to furnish the following information:
 1. Name/address of owner
 2. Phone number of owner
 3. Yearly payment amount
 4. Semi-Annual payment dates
- If you (or a co-owner) will not be present at the closing, please advise the escrow company immediately. They need to know if arrangements need to be made, or if a Power of Attorney needs to be prepared. If there is already an existing power of attorney, the title company must review its substance to determine if it is acceptable (for recording/insuring purposes.)
- Is the current owner(s) of record a citizen of the United States? If ANY owner is a foreign person (and the sales price exceeds \$300,000.00) a 10% withholding will be required unless the seller provides a "withholding certificate" issued by the IRS OR furnishes other documentation indicating an exemption from the withholding requirement (e.g., current green card.)
- The title company needs to know your current marital status (married, single, widowed, divorced) to determine whether or not there may be other owners of record or issues concerning an estate.

- Please furnish the escrow company your forwarding address so they may contact you after the closing, if necessary, or mail you any important documentation or refunds.
- The escrow company will need the name of your real estate agent, including the following information:
 1. Real estate agent's company affiliation
 2. Real estate agent's phone/fax number(s)
 3. Total real estate commission percentage
- Is the current owner a legal entity (LLC, Partnership or corporation?) The title company will need documentation showing the entity is in good standing and the appointment of someone with authority to sign documents, if applicable.
- Are any of the owners/co-owners deceased? If so, the title company will need a death certificate and estate documents, if applicable.
- Bring your photo I.D. to the escrow company.
- It is required by the notary public that you furnish a government issued photo I.D. (e.g., driver's license or passport.) If you do not bring this, a delay in the closing may result

ARE YOU OPTIMIZING YOUR FARM?

You can, with Dynamic Farm Data Analytics Technology

AREA STATISTICS

- Easy-to-read statistics are provided so you can view what is going on in your farm

STORE & MANAGE

- Download a complete farm or drill down to more targeted sub farms
- Share the farm using the share link
- Easily edit or flag farm records
- Print labels and farm reports; download CSV files for formatted files
- Farms are automatically updated twice per month

VIEW

-  • List of farms
- Date farm was uploaded
- Turnover rate
- Number of records
- Last date farm was updated



MONTHLY INDUSTRY TERMS



Annual Percentage Rate (APR)

An interest rate reflecting the cost of a mortgage as a yearly rate. This rate is likely to be higher than the stated note rate or advertised rate on the mortgage, because it takes into account point and other credit cost. The APR allows home buyers to compare different types of mortgages based on the annual cost for each loan.

Easement

A non-possessory right to use all or part of the land owned by another for a specific purpose.

Tenancy in Common

An undivided ownership in real estate by two or more persons, without right of survivorship – interests need not be equal.

