

SPIRN TARLEY ROBINSON & TARLEY, P.L.L.C.
ATTORNEYS & COUNSELLORS AT LAW
1313 Jamestown Road, Suite 202
Williamsburg, Virginia 23185
Telephone (757) 229-4281
Facsimile (757) 229-7439
Facsimile (757) 229-3582

INFORMATION FOR
REAL ESTATE CLOSING
PURCHASER INFO.

Our closing department includes attorneys STUART D. SPIRN and SUSAN BRADFORD TARLEY. Mr. Spirn is a long time resident of the Williamsburg area. Mr. Spirn received his law degree from the Marshall Wythe School of Law and has practiced law for over 35 years. Ms. Tarley received her law degree from The George Mason University School of Law. She has practiced law for over 17 years. Prior to practicing law, Ms. Tarley was a real estate paralegal for 4 years. Kimberly Lowery and Barbara Zych are our real estate legal assistants.

The date and time of settlement will be confirmed and coordinated with you and your lender. Once we have approval from your lender and confirmation of when we will receive your lender's documents, Ms. Lowery or Ms. Zych will contact you to arrange the time of your closing. It is necessary for all purchasers to attend settlement in person unless special arrangements are made with us and your lender prior to settlement. Please notify us immediately if any person will be unable to attend settlement in person.

FEES, SERVICES and DISCLOSURE

As part of our settlement services, we will order the title examination, assemble the necessary information and documents for settlement, review the loan instructions and prepare the appropriate documents for the financing. We will conduct the closing conference, arrange for recording the documents and receive and disburse the settlement funds on your closing. If there are overnight delivery or mailing fees, facsimile or long distance telephone charges, or bank wire charges, these will be an additional charge to you on your closing statement. Please understand that while we attempt to limit these expenses we have little or no control over the lender's ability to provide us with the paperwork on your loan. Be assured that we work closely with the lender, but often the loan approval process requires that we make special arrangements to transmit the loan documents to and from your lender.

HAZARD (HOMEOWNER'S) INSURANCE

You will need to provide an insurance binder prior to closing for your lender in the minimum amount of your loan which names your mortgage company. Please contact your agent to obtain your policy. If your agent has any questions, please have them contact one of our legal assistants.

TITLE INSURANCE

Title insurance is a form of insurance which insures that the title to the property is free and clear of liens and encumbrances which would adversely effect the marketability of title. The title company will insure the title provided that certain conditions are met. You will have the option of obtaining an owner's title insurance policy in addition to the title insurance policy required by your lender. There is an additional fee for owner's title insurance. Unless otherwise directed by you, we shall order an owner's title insurance policy. If you would like to discuss this issue before closing including the selection of a specific title insurer, please contact us.

FUNDS REQUIRED AT SETTLEMENT

You must bring to settlement a cashier's or certified check payable to SPIRN, TARLEY, ROBINSON & TARLEY, PLLC for the exact balance of funds payable by you at settlement. Your lender should provide our closing department with the closing fees approximately one or two days before settlement. Please contact Ms. Lowery or Ms. Zych one or two days prior to your scheduled settlement to obtain the amount of funds required for closing. If because of delay from your lender in providing information to us we are unable to obtain an exact figure for you before settlement, we will give you an estimate of required funds. Please bring a personal check with you to take care of any shortage. If you bring a check in excess of the required amount, we will refund any excess funds when we disburse the transaction. If you would rather wire your funds, please contact Ms. Lowery or Ms. Zych for wiring instructions.

DIRECTIONS TO OUR OFFICE

From 64 W or E: Take Exit 242 A (Route 199 West). Continue on Route 199 W and proceed to the third traffic light. Turn left onto Jamestown Road. Travel approximately 1/4 mile and make a right turn into the Williamsburg Office Park. This is a common entrance at the second entrance to the Colony Square Shopping Center. Follow the office park road down the hill, around a ninety degree turn to the left at the top of the hill make a left. Bear to the left at the Y and our office is the last building on the left. Building 1313, Suite 202.

[Map Quest](#)