



Zwiren Title Agency, Inc.
355 Eisenhower Parkway
Livingston, NJ 07039
(855) 994-7365 Fax: (855) 994-7363
[www. ZwirenTitle.com](http://www.ZwirenTitle.com)

Zwiren Title Agency, Inc.

Welcome Packet

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Purchase Package

Thank you for choosing to work with Zwiren Title Agency, Inc. on this upcoming purchase. It gives us great pleasure to be part of such an important transaction. This office is now responsible for coordinating all the parties and preparing for a smooth closing. In an effort to do so, we have prepared a small package to help with the process.

Please find the following forms attached:

1. Buyer(s) Questionnaire form and general checklist*
2. Seller(s) Questionnaire form with authorization and general checklist*

**The realtors may assist with many of the items on the checklist. (if applicable)*

We believe it is important that all parties know what to expect at the closing table. In order for that to happen, we ask that you consider the following:

- We request all closing figures be provided to us by 3:30 p.m. the day before the closing. The figures must be accompanied by the proper documentation; for example, an invoice or commission statement.
- The buyer and seller should approve of the closing statement by 4:30 p.m. the day before the closing. We can send the statement through email or fax.

Should you have any questions or concerns, please feel free to contact us at any time. Thank you again and we look forward to working with you.

Very truly yours,

Zwiren Title Agency, Inc.

Please remember emails containing sensitive information should be sent securely throughout the transaction.



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BUYER QUESTIONNAIRE (Purchase)

Date: _____

Re: _____ (Buyer Name)

_____ (Buyer Address)

ZTA File Number/Closer: _____

Please complete and fax to our office at 855-994-7363 or email to Mailbox@ZwirenTitle.com

BUYER INFORMATION

Phone:	
Email Address:	
Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Date of Marriage:	
Maiden Name:	

NOTE: If Divorced, please provide Judgement of Divorce. If widowed, please provide proof of death.

JUDGEMENT / BANKRUPTCY INFORMATION

Are the attached judgments against you?	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>
Are there outstanding child support judgments against you?	Yes <input type="radio"/> No <input type="radio"/>
Are there pending lawsuits, judgments or bankruptcies against or started by you?	Yes <input type="radio"/> No <input type="radio"/>

CLOSING DOCUMENT INFORMATION

How will the title be held?	<input type="checkbox"/> Tenants in common <input type="checkbox"/> Joint tenants with rights of survivorship <input type="checkbox"/> Tenants by entirety
Will all buyers be at the closing or will Power of Attorney be required?	

 Buyer's Signature

 Date

 Co-Buyer's Signature

 Date



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BUYER CHECKLIST (Purchase)

DAY OF CLOSING

COMPLETED

- Bring a certified check to the closing or wire the funds directly to Zwiren Title Agency, Inc. The check should be made out to Zwiren Title Agency, Inc. *Please make sure with ZTA a check is acceptable, as the seller may need a wire.*
- Bring two forms of identification and copies to settlement. One must be government issued and contain a photograph.

PRIOR TO CLOSING

7 Days (recommended)

- Advise this office if you intend to use a Power of Attorney. If so, it must be reviewed and approved by a title officer.
- Provide Zwiren Title Agency, Inc. Buyer's Questionnaire. NOTE: By this we will have provided you copies of the judgments, if any, referenced in the questionnaire.

4 days (recommended)

- Notify all utilities of the date services are to be placed in your names
- Obtain homeowner's insurance for the new property. Provide a copy of the declaration page and paid receipt to our office and lenders
- Advise Zwiren Title Agency, Inc. of any negotiated seller's credits. *Make sure seller credits are reflected on an Amendment of Contract, reviewed and approved by the lender.*

1 Day (recommended)

- Approve the closing statement. Please be sure the statement reflects all invoices for work done, credits and commissions. If not, please provide the remaining information.



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SELLER AUTHORIZATION

Zwiren Title Agency, Inc. is hereby authorized to request and obtain all pay-off or discharge information.

_____ Signature	_____ Date	_____ Signature	_____ Date
_____ Print Name		_____ Print Name	
SS# _____		SS# _____	
DL# _____		DL# _____	

INFORMATION NEEDED

- (a) Current Mortgage Company #1 _____
 Loan # _____ Customer Service Phone #: _____
- (b) Current Mortgage Company #2 _____
 Loan # _____ Customer Service Phone #: _____
- (c) Maiden Name (if applicable): _____
- (d) Date of Marriage (if applicable): _____
- (e) Condominium or Homeowner’s Association Name and Number (if applicable):

PLEASE NOTE: HOME EQUITY LINES OF CREDIT (HELOC) AND CREDIT LINES ARE MORTGAGES, WHICH MUST BE DISCLOSED ABOVE.

PLEASE ADVISE IF ANY OTHER ITEMS ARE TO BE PAID OUT OF THE CLOSING PROCEEDS.

*******THIS FORM MUST BE SIGNED AND RETURNED to our office at:
FAX: 855-994-7363; OR
EMAIL: Mailbox@ZwirenTitle.com*******

Please ensure all emailed documents are sent securely.



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SELLER QUESTIONNAIRE

Date: _____

Re: _____ (Seller Name)

_____ (Seller Address)

ZTA File Number/Closer: _____

Please complete and fax to our office at 855-994-7363 or email to Mailbox@ZwirenTitle.com

SELLER INFORMATION

Phone:	
Email Address:	
Address after closing:	
Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Date of Marriage:	
Maiden Name:	
Age of Sellers:	
Is any Seller Disabled or Blind?	Yes <input type="radio"/> No <input type="radio"/>

NOTE: If Divorced, please provide judgment of Divorce. If Widowed, please provide proof of death.

JUDGMENT / BANKRUPTCY INFORMATION

Are the attached judgments against you?	Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>
Are there outstanding child support judgments against you?	Yes <input type="radio"/> No <input type="radio"/>
Are there pending lawsuits, judgments or bankruptcies against or started by you?	Yes <input type="radio"/> No <input type="radio"/>
Do you think anyone has filed or intends to file a mechanic's lien or building contract or is there money due?	Yes <input type="radio"/> No <input type="radio"/>

PROPERTY INFORMATION

Are there tenants? If yes, please provide lease.	Yes <input type="radio"/> No <input type="radio"/>
Is the property low- or moderate-income housing?	Yes <input type="radio"/> No <input type="radio"/>
Have you obtained proper permits for all improvements?	Yes <input type="radio"/> No <input type="radio"/>
Have you allowed anyone interest in the property? i.e.: easement, license	Yes <input type="radio"/> No <input type="radio"/>
Does anyone have a security interest in fixtures on the property?	Yes <input type="radio"/> No <input type="radio"/>
Have you made improvements to the property which there are outstanding bills for?	Yes <input type="radio"/> No <input type="radio"/>

Would you like Zwiren Title Agency, Inc. to prepare the deed and Affidavit? Yes No

Please sign: _____



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SELLERS CHECKLIST

DAY OF CLOSING

Completed

- Bring Certificate of Occupancy / Use and Occupancy or any other applicable inspections required by the municipality.
- Bring two forms of identification and copies to settlement. One must be government issued and contain a photograph.
- Bring all keys, garage door openers, etc.

PRIOR TO CLOSING

7 Days (recommended)

- Advise this office if you intend to use a Power of Attorney. If so, it must be reviewed and approved by a title officer.
- Provide status of Certificate of Occupancy / Use of Occupancy or any other applicable inspections required by the municipality.
- Provide Seller's Authorization form, completed and signed.
- Provide Zwiren Title Agency, Inc. Seller's Questionnaire. NOTE: By this we will have provided you copies of the judgments, if any, referenced in the questionnaire.

4 days (recommended)

- Schedule final readings for the utilities

1 Day (recommended)

- Approve the closing Statement. Please be sure the statement reflects all invoices for the work done, credits and commissions. If not please provide the remaining information
 - Provide final reading numbers to Zwiren Title Agency, Inc.
 - Make an extra copy of the Certificate of Occupancy to provide to the closing agent