



FIRST EXCEL TITLE, LLC

Real Estate Settlement Services

Fairfax Office

3201 Jermantown Road, Suite 850

Fairfax, VA 22030

Telephone: (703) 259-0840

Facsimile: (703) 259-0841

District of Columbia Office

5335 Wisconsin Avenue, Suite 440

Washington, DC 20015

MAIN: (202) 686-2876

EFAX: (703) 592-9040

www.firstexcel.net

DEAR FUTURE STANLEY MARTIN HOMEOWNER:

Congratulations and thank you for choosing First Excel Title, LLC[®] to handle the settlement of your new property. We will proceed to take care of the details necessary for your Stanley Martin purchase.

SETTLEMENT DATE: Stanley Martin will contact you to arrange and schedule a day and time for settlement. If you have reason to believe that you will not be available at the time of settlement, please contact us immediately, as you may need to have a power of attorney prepared on your behalf. All Powers of Attorney **MUST** be approved by this office **AND** your lender prior to settlement. We must receive a copy of the fully executed POA prior to settlement to ensure it is properly completed. We will need the notarized original on or before settlement.

LOCATION: First Excel Title[®]'s Main Virginia office is located at: **3201 Jermantown Road, Suite 850, Fairfax, VA 22030.**

FUNDS: To ensure the prompt recording of your deed and disbursement of funds, WE REQUIRE ALL BUYER FUNDS BE WIRED TO OUR ESCROW ACCOUNT PRIOR TO YOUR SETTLEMENT & WE HAVE ENCLOSED OUR WIRING INSTRUCTIONS FOR THIS PURPOSE. We will attempt to inform you of the exact amount needed prior to closing. If this is not possible, we will ask you to contact your loan officer for an estimated amount for your wire, as we cannot commence closing without all funds being received prior to closing. Also, our wire room stops receiving wires at 4pm EST. Please plan accordingly if you have a closing scheduled after 3pm.

PHOTO IDENTIFICATION: Since many of the documents you will be signing need to be notarized, picture identification is required. Please bring to settlement a **VALID/UNEXPIRED** form of government issued picture identification, such as your driver's license or your passport.

HAZARD INSURANCE/HOMEOWNERS INSURANCE: Purchasers of property are required to bring to settlement a paid receipt for their first year's fire/hazard insurance policy if your first year's policy will not going to be collected at closing. If your first year's fire/hazard insurance will be collected at closing, we will not require a paid receipt. Please advise our office as well as your lender of the amount of the annual hazard insurance premium prior to settlement.

GENERAL: First Excel Title, LLC[®] is an agent of First American Title Insurance Company and Stewart Title Guaranty Company. We will use either of these title insurance underwriters for your transaction. Unless you should request otherwise, an owner's policy with enhanced coverage will be issued whenever possible.

PRIVACY POLICY: The Gramm-Leach Bliley Act generally prohibits any financial institution from sharing nonpublic personal information with a nonaffiliated third party. Settlement Agent may collect nonpublic personal information from prospective purchaser, consumer reporting agencies, others involved in this transaction (such as insurance companies, property owners associations, property managers, real estate agents or lenders), and/or affiliates of the Settlement Agent. **WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.**

Prior to settlement, we will be contacting you to obtain pertinent information necessary to conduct your settlement. Much of the information we will need can be provided to us on the enclosed settlement information questionnaire.

TO AVOID ANY UNNECESSARY DELAYS IN THE PROCESSING OF YOUR SETTLEMENT, PLEASE FORWARD THE COMPLETED SETTLEMENT INFORMATION QUESTIONNAIRE & TENANCY SELECTION FORM TO THIS OFFICE AT LEAST TWO WEEKS PRIOR TO SETTLEMENT.

COMPLETED DOCUMENTS SHOULD BE EMAILED TO:
TITLE@FIRSTEXCEL.NET

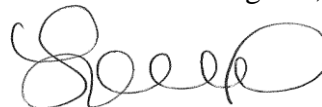
IF YOU HAVE ANY QUESTIONS REGARDING SETTLEMENT OR THE ENCLOSED DOCUMENTS, PLEASE CONTACT OUR OFFICE:

Laura Greenwood, Senior Processor
Direct: 703-259-0845
Email: LGREENWOOD@FIRSTEXCEL.NET

At settlement, we will review all settlement related documents with you and answer any questions you may have. Should you have any questions prior to settlement, or wish to discuss any aspect of the transaction, please do not hesitate to contact us. We look forward to meeting you and hope that you will find this transaction to be memorable.

Thank you for the opportunity to handle your transaction.

Best and warmest regards,



Lauren Vanni Kinard
Senior Vice President

Enclosures:

Settlement Information Questionnaire – 2 pages
Wiring Instructions
Directions to Fairfax Settlement Office



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SETTLEMENT INFORMATION QUESTIONNAIRE PAGE 1 of 2

Purchaser(s): _____

Property Address: _____

Purchaser's Current Marital Status: _____

Social Security Number of EACH Purchaser:

Name: _____ SSN: _____

Name: _____ SSN: _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____

EMAIL SIGNED CLOSING/LOAN PACKAGE YES _____ NO _____
(EMAIL WILL BE ENCRYPTED AND REQUIRE LOGIN TO OUR SECURE SITE TO RETRIEVE)

E-MAIL Address: _____

Will there be a Power of Attorney? Yes _____ No _____

(All Powers of Attorney MUST be approved by this office and your lender prior to settlement. We will need the notarized original for settlement.)

IF Obtaining a Mortgage, Lender Information:

Lender Name: _____ Phone: _____

Loan Officer: _____

Lender Name: _____ Phone: _____

Loan Officer: _____

Homeowner's Insurance Carrier (If known at this time)

Name: _____ Phone: _____

Agent: _____ Annual Premium: _____

Any Special Credits we should be aware of (such as closing cost credit from realtor, etc.

PLEASE RETURN THIS FORM AT YOUR EARLIEST POSSIBLE CONVENIENCE TO:

TITLE@FIRSTEXCEL.NET



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SETTLEMENT INFORMATION QUESTIONNAIRE PAGE 2 OF 2

TENANCY SELECTION FORM

Listed below are various forms of tenancy commonly used in the State of Virginia. The checked box below indicates the tenancy you want to appear on your deed. Please be sure that the correct box has been checked. IF YOU NEED LEGAL ADVICE IN MAKING YOUR CHOICE, PLEASE CONSULT AN ATTORNEY.

PLEASE CHECK ONLY ONE BOX:

TENANTS BY THE ENTIRETY WITH THE COMMON LAW RIGHT TO SURVIVORSHIP.

ONLY husband and wife may hold title with this tenancy. Should one spouse predecease the other, title to the property automatically vests in the survivor. A lien or judgment filed against only one spouse with not be a lien against property held with the tenancy. (With the exception of IRS Tax Liens)

JOINT TENANTS WITH THE COMMON LAW RIGHT TO SURVIVORSHIP.

Two or more people may hold title this way. As with Tenants by the Entirety, should one owner predecease the other owner(s), title automatically vests in the surviving owner(s). A lien or judgment against any one owner could be a lien against the debtor's interest in the property.

TENANTS IN COMMON

Any two or more people (including husband and wife) may hold title this way. Each person has an undivided fractional interest in the property. In the event of an owner's death, his or her interest will not pass automatically to the surviving owners but rather will vest in the heirs or devisees under his or her will, or pass by the laws of Intestacy if no will exists.

INDIVIDUAL OWNERSHIP

The property is conveyed to one owner who has the exclusive use and benefit of the property and the right to dispose of it.

OTHER (PLEASE CONSULT WITH YOUR LENDER AND FIRST EXCEL TITLE FOR APPROVAL)

Please print names as you wish for them to appear on the deed

(Printed Name)

(Printed Name)

The undersigned hereby authorizes First Excel Title, LLC to have their legal counsel prepare the deed in accordance with the selection made herein.

(Signature)

(Signature)

PLEASE RETURN THIS FORM AT YOUR EARLIEST POSSIBLE CONVENIENCE TO:

TITLE@FIRSTEXCEL.NET



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Wiring Instructions

VIRGINIA ESCROW ACCOUNT

Account Number: 506 004 2487

Crediting/Beneficiary: **FIRST EXCEL TITLE, LLC**
Virginia Escrow Account

ABA #: 056004445

Bank Address: United Bank
4100 Monument Corner Drive, Suite 100
Fairfax, Virginia 22030
703-222-4375

PLEASE REFERENCE AT LEAST ONE OF THE FOLLOWING:

Our File No: _____

Property Address: _____

Buyer/Borrower: _____

Kindly give our offices a call at 703-259-0840 or send an email to TITLE@FIRSTEXCEL.NET to inform us of the amount that has been wired.

PLEASE NOTE: With cyber crimes on the increase, it is important to be ever-vigilant. If you receive an email, or any other communication that appears to be generated from our office, containing new, revised or altered bank wire instructions, consider it suspect & call our office. Our bank wire instructions seldom change.

Banking Transfers made online are typically ACH Transfers & not Wire Transfers. Please be sure that your transfer of funds is a **Same-Day Wire Transfer**. Thank you.



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Directions

First Excel Title, LLC is on the 8th floor of the Three Flint Hill office building.

- From I-66 East or West
- Take exit 60 to Route 123 North (Chain Bridge Road) toward Vienna
 - Turn Left at second light on to Jermantown Road
 - Turn Left at third turn lane (there is no stop light at this turn)
 - Continue Left into parking lot.
- From Vienna and points North
- Take Route 123 South (Maple Avenue/Chain Bridge Road) toward Fairfax
 - Turn Right on to Jermantown Road
 - Turn Left at third turn lane (there is no stop light at this turn)
 - Continue Left into parking lot
- From Fairfax City and points South
- Take Route 123 North (Ox Road/Chain Bridge Road) toward Vienna
 - Cross over I-66
 - Turn Left at second light on to Jermantown Road
 - Turn Left at third turn lane (there is no stop light at this turn)
 - Continue Left into parking lot
- From Route 50 Eastbound
- Turn Left on to Jermantown Road
 - Cross over I-66
 - 3201 Jermantown Road will be the first right after the stop light for Oak Marr Rec Center
 - Continue Left into parking lot
- From Route 50
- Turn Right on to Jermantown Road
 - Cross over I-66
 - 3201 Jermantown Road will be the first right after the stop light for Oak Marr Rec Center
 - Continue Left into parking lot

Please note that the only sign on Jermantown Rd. for our building says "Three FLINT HILL;" the actual address is partially obscured and at the bottom of the sign.

For those of you scheduling evening appointments, please note that the building doors automatically lock at 6:00 P.M.

