



Seller's Guide



Investors Title Company has a long history of providing top notch title and closing services to the St. Louis area real estate community. Investors Title Company (ITC) is the largest independently owned and operated title company in the metropolitan area. Second to none, our team of experienced title abstractors, closers, processors, regional managers and marketing representatives go above and beyond to enhance your closing experience. Choosing the right title company is essential for a safe, secure closing. When you choose to close with ITC you can expect:

- **A closing team that is dedicated to your sale with skill and proficiency second to none.**
- **The knowledge and experience to handle the most difficult closing transactions.**
- **The convenience of 13 Branch and 10 Satellite offices**
- **We stand behind our service to you.**



There are many steps involved to prepare the sale of your home for closing. To familiarize yourself with the closing process, included here are some frequently asked questions:

What is the Seller's Information Letter and why is it important that I return it to my closing team so promptly?

The Seller Information Letter contains certain information that is very important to us in the preparation of your closing. This document provides us with all the information that we need in order to process your file. The two most important issues for the seller are your existing pay-off information and trustee/subdivision fee, if any. Completing this document promptly and returning it as quickly as possible will help your closing team expedite your closing transaction.

What is the pay-off authorization letter for?

The pay-off authorization letter allows us to obtain the pay-off information from your existing lender. It is important that all information including your existing loan number and your lender's contact information is accurate. If this information is not completed in a timely manner, it will slow down the processing of your file.

What is a Trustee Letter and how do I know if that applies to my property?

If you pay a homeowner's association fee, a condo fee or any other type of assessment from your Homeowner's Association (HOA), we need that information from you. Please include your HOA name and contact information.

Why is it required that I have a driver's license or a passport photo identification with me at closing?

There will be documents that require a notary public to notarize your signature. The notary must make a copy of your photo identification to ensure that you and your signature are who you say you are.

Why do I need to provide my Social Security Number and how can I know it is protected?

As part of the title research process, we have to make sure that there are no judgements against you against you that can attach to the property at closing. Having your social security number, we can expedite the elimination of judgements, if any. As the seller, we are required to provide the IRS with your social security number. We do not share any of your private information with any other entity and have a privacy policy in plat to protect your personal information.

If I have experienced a divorce while owning this property, what documentation do I need to provide?

If you have experienced a divorce during your ownership it is important that you notify your closing team as soon as possible. We will need a copy of your divorce decree as well as your attorney's name and contact information. (this information is included in the Seller Information Letter)

If I have filed bankruptcy, or have had any kind of lien or judgement filed against me, what information will I need to provide?

If you have filed bankruptcy during the ownership of your property, please provide your closing team with the bankruptcy documents, as well as your attorney's name and contact information. The type of bankruptcy you filed will determine what is necessary for closing. If you have a lien or any other judgement that has been file against you as the owner or filed against the property, it is imperative that you give this information to us. You can also provide this information on the Seller Information Letter. As the seller of the property, any information that you give us in advance will help to assure a smooth closing for you.

If I own the property in a Trust, what documents do you need?

If you own the property in a Trust, please let us know. We will provide you with a Certificate of Trust that you will need to complete and return to us prior to closing.

Investors Title Company wants to earn your trust and your business.

We know that selling a home is a huge undertaking, and we don't take that lightly. There are many details that go into the home selling process that it can sometimes seem overwhelming. We are here to help.

When you choose to close with Investors Title Company you have over 40 years of knowledge and experience that you can count on to make your transaction go as smoothly as possible.

We want to congratulate you on the sale of your new home and look forward to having the opportunity to be of service.

While these are the most frequently asked questions, they certainly do not cover all of the intricacies of closing.

For More Information Please Contact one of our Account Executives:



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To Find An Investors Title Company Branch Location Visit:

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O'Fallon

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