

## Communicating with Premium Title

- Use the **complete property address and property ID** in the email subject line or when calling Customer Support. This will allow the agent to quickly reference the transaction information.
- **Save all emails** related to the transaction.
- If you are not receiving a timely response from your Premium Title representative, **contact his or her supervisor**. Supervisors' contact information is listed in coordinators' email signatures.

## Know The Disclosures

- **If the home is OCCUPIED**, neither you nor the buyer can access the property even for inspections or appraisals.
- As disclosed in MLS remarks and in the PSA, listings on the Hubzu® Retail Marketplace are sold **AS-IS without repair or warranty**. The seller will not consider repair requests for auction or occupied properties.
- As the buyer's agent, **you can access a non-occupied property** for any reason during the transaction without an appointment. You can authorize appraisers and inspectors to gain access (as permissible within applicable real estate laws).
- Regardless of lender requirements, **water cannot be turned on** for inspection, appraisal or any other reason until after closing. An air pressure test may be performed instead.

## Buyer, Seller and Agent Responsibilities

- The seller and listing agents often cannot answer specific questions about the real estate owned (REO) property's history (e.g., when was the roof last replaced?).
- The seller and listing broker offer no warranty and make no claim that any property offered for sale on Hubzu.com will **qualify for financing**.
- It is the buyer's responsibility to **verify HOA fees and dues**, if applicable, community rules and restrictions, property square footage, lot sizes, taxes, room dimensions and other information deemed important.
- Gas and electric in many instances will be active but not turned on. It's the **buyer's responsibility to turn on** for inspection or appraisal (at the buyer's expense).

## COMMON ACRONYMS

<b>PSA</b>	Purchase and Sale Agreement
<b>BA</b>	Buyer's Agent
<b>SA</b>	Selling Agent
<b>LA</b>	Listing Agent
<b>CA</b>	Closing Agent*
<b>DP</b>	Document Processor
<b>CC</b>	Closing Coordinator
<b>EM</b>	Earnest Money
<b>EMD</b>	Earnest Money Deposit
<b>POF</b>	Proof of Funds
<b>PT</b>	Premium Title**
<b>RHSS</b>	REALHome Services and Solutions
<b>HOA</b>	Homeowner's Association

\*\* Premium Title refers to Premium Title Services, Inc. (d/b/a/ Premium Title Agency Services in New York, PTS-Pennsylvania, Inc. in Pennsylvania, Premium Conveyance Services, Inc. in New Jersey), Premium Title of California, Inc., Premium Title Agency, Inc., PTS-Texas Title, Inc. and Premium Title Insurance Agency – UT, Inc.

## CUSTOMER SUPPORT

Premium Title Closing Coordinators:

**855-339-6325**

\*Closing Agent may refer to title representative or attorney, as applicable by state

- The seller will provide a **clear and insurable title** at closing.