



HOME BUYER'S GUIDE

A complete roadmap to purchasing your new home.

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TABLE OF CONTENTS

Overview of the Homebuying Process	3
I. Choosing a Good REALTOR®	4
II. Getting Pre-Qualified With a Lender	5
III. Contracting For the Property	5
IV. Earnest Money Deposit Required	6
V. Completing the Loan Application	6
VI. Scheduling Settlement	6
VII. Homeowners'/Condominium Owners' Insurance	7
VIII. Flood Insurance	7
IX. Inspections	7
X. Buyer Reminder	8
XI. Repairs	8
XII. Utilities and Services	9
XIII. Pre-Settlement/Final Walk-Through	9
XIV. Settlement	9
XV. Caveat (Escrows)	10
XVI. Title Insurance and Surveys	10
Title Insurance Policy Options	12
XVII. Settlement Documents	15
Monarch Title Office Locations	17
Important Phone Numbers	18



HOME BUYER'S GUIDE

Congratulations on making your decision to buy a home! It's perhaps one of the most important and rewarding decisions you'll make in your life, and we at Monarch Title understand that. We know that you need a title company with a highly-educated, trained and experienced staff who will provide you with courteous, attentive, detailed, responsive, and prompt service. We can serve all of your real estate transactional needs, from contract review and document preparation to answering your questions such as those concerning title, surveys, loan terms, fees and contract issues. We are here to help every step of the way.

This Guide is but one of many resources Monarch Title offers to assist you in this process. We do everything possible to ensure that your purchase is completed in accordance with your expectations, that your title is clear and that your settlement is smooth and trouble-free.

OVERVIEW OF THE HOMEBUYING PROCESS

Your first decision is to find a good real estate agent, known also by the trade name: REALTOR®. While you may have already performed considerable real estate research on the internet, hand's down, your single best resource throughout this process will be the real estate agent you choose to work with. This is the person who not only knows the market and inventory in the area you are searching, but also will be there to help you make some very important decisions—this is the person who can be objective and informed and who will be there for you throughout what can be a difficult process. This is the person who deals with other real estate agents and their seller clients on your behalf, and who can be there for you at 11 o'clock on Saturday night working out the last details of a contract. In short, your selection of a REALTOR®, is among the most important you'll make!

I. CHOOSING A GOOD REALTOR®. If you don't already have a relationship with one, ask your friends, relatives, neighbors and/or co-workers for recommendations. If you are already working with a mortgage lender, you may be able to get further referrals from your loan officer. Clearly, recommendations from those who have actually worked with these agents are, by far, the most reliable; nevertheless, it is still wise to interview 2 or more REALTOR®s before making your selection. No one-size-fits-all; as with any referral, a personality and/or knowledge base that works for those who recommend the professional may not work for you.

MEETING WITH YOUR REALTOR®

When you first meet with an agent, he or she is required to make agency disclosures to you and also have you enter into a Buyer Agency Agreement. All three jurisdictions in which Monarch Title serves (Maryland, District of Columbia and Virginia) have specific buyer agency agreement forms. Your agent will explain these further to you and ask you to sign the forms as the laws in these jurisdictions require. These agreements are essential to the establishment of a formal buyer agency relationship with you and if you are uncertain about such an agreement, you can consider entering into one with a time period of a day or two.

Most agents will also give you an idea of the home buying process issues you might encounter. If your agent has not already done so, she will ask you questions about what you are looking for, your special needs and goals (What general area do you need to be in for your work, children's school? Do you have family members with physical limitations that may require the house to have special doors or ramps? Do you want to add a pool, tennis courts, gazebo, or deck? Do you want to house certain types of animals/livestock? Do your children need a certain proximity to a community playground or field? What is your price range? Better yet, how much do you want to spend?

Your agent will then be able to give you information (listings) about the various properties currently on the market that most likely meet your needs and price range. At some point, you and your agent will tour these properties until you find one you would like to buy.

II. GETTING PRE-QUALIFIED WITH A LENDER. In order to succeed in the home buying process, you must be pre-qualified with a mortgage lender. In the Metro DC area (and other markets as well) most, if not all, Listing Agents and their sellers will not review a buyer's offer without also receiving a copy of the buyer's pre-qualification letter from his or her lender.

If you've not already done so, your next most important decision is finding a reputable mortgage lender. This cannot be emphasized enough. Your choice of lender can and will, many times, make or break your transaction. The lender involved in a real estate transaction is perhaps the single greatest factor in determining whether a buyer has a positive real estate experience. If you don't already know of a good lender, ask your agent for several names. In making those recommendations, your agent's primary interest will be getting you to a lender who can provide you with the best loan products and highest level of service possible. We recommend that your selection of a lender should not be based solely on who has the lowest rates, especially those who operate from the internet. You want to find one with a solid history of superlative service and product. That's where your REALTOR® especially can help you.

III. CONTRACTING FOR THE PROPERTY. Once you have selected a property, your agent will help you determine the best strategy for buying it at the best price and terms possible for you. Aside from recommending certain terms and conditions you might consider, your REALTOR® will help you draft and complete the necessary contract forms and addenda to make the offer. As you review the contract, it's important for you to consider not only the purchase price, amount of earnest money, settlement date, financing, and home inspection, but also any special items, terms or conditions you want to have included in the purchase. For example, do you want the special drapes in the living room to convey? Do you want the swing set in the backyard? Do you want the entertainment center complete with chairs? Do you want to add a pool with a gazebo in the back? If so, perhaps this requirement should be written as a contingency of the contract. Your REALTOR® can help you with this.

IV. EARNEST MONEY DEPOSIT REQUIRED. One requirement for your offer is that you provide earnest money to support the contract. Please know that a contract is generally not enforceable without it. Your earnest money funds must be in place within a day or so after contract ratification. The general view is that failure to fund the earnest money undermines the buyers' rights to the purchase contract and also puts them in breach.

V. COMPLETING THE LOAN APPLICATION. Once you have ratified a contract, you must see that a copy of same is promptly delivered to your lender. Additionally, if you have not already done so, you'll need to complete your loan application, pay the lender any fees owed and also get a full list of all documents your lender needs to complete your loan application. For example, your lender may want a Certificate of Occupancy for a newly built house or perhaps the Master Insurance policy for a condo association (if you're buying a condo). You should regularly communicate with your loan officer to be sure you understand what documentation is needed and/or to ensure that your loan application is complete. Without such, your loan cannot be approved for the purchase.

VI. SCHEDULING SETTLEMENT/CALL OR E-MAIL US AT MONARCH TITLE or ask your agent to do so to schedule your settlement. We have 9 convenient locations throughout the Metro DC area and always have someone on hand to take your call or e-mail.

McLean	703.852.1730
Georgetown	202.298.6270
Alexandria	703.852.7700
Capitol Hill	202.546.3100
Dulles	703.890.0820
Leesburg	703.771.0000
Springfield	703.852.7710
Bethesda	240.482.0589

VII. HOMEOWNERS'/CONDOMINIUM OWNERS' INSURANCE. Contact a local insurance agent for the appropriate insurance policy. If you don't already have an insurance company, you can ask friends, family, co-workers or your REALTOR® for recommendations. It's also a good idea to shop around as well; you'll want a financially-sound company with good service and competitive rates.

VIII. FLOOD INSURANCE. With some properties, you may need flood insurance. If the property has any creeks, streams, wetlands, or lakes within 100 yards of the home and/or improvements, it may well lie in a flood zone. Your lender and/or insurance agent can give you further information on how much flood insurance you'll need and where you can obtain it.

One other point: if you are buying a condominium, a standard homeowners' policy is not required but you may need the equivalent of renters' insurance to cover your personal property. Be sure to ask your insurance agent about such products. Generally if your condominium and its contents are damaged, the condo association may only cover the common areas and up to the walls of your unit—but not your personal property such as furniture, carpeting, clothing, electronics, appliances, and other personal effects.

BE SURE TO SEND AN ORIGINAL POLICY TO YOUR LENDER AND A SECOND TO MONARCH TITLE FOR YOUR SETTLEMENT.

IX. INSPECTIONS. Your REALTOR® will recommend home inspection companies and/or inspectors to you. Once you select an inspector, your agent can coordinate the scheduling of the inspection, radon and/or lead paint inspections (or any others which might be indicated). It is imperative that you or someone you designate as your attorney-in-fact, other than your agent, personally attend(s) and participate(s) in any and all inspections so that you have firsthand knowledge of any condition issues with the property. You (or your attorney-in-fact) must also review any property owner or condominium association documents provided to you pursuant to the terms of the contract. It is in your best interests to determine whether the POA/COA (Property

Owners' Association/Condo Owners' Association) covenants, restrictions and by-laws allow you to use the property as you wish and also whether any violations of the covenants exist as to the property you are purchasing, or whether there are any assessments pending (in addition to the POA/COA dues) which will add to the cost of your purchase. To get this information, enlist your agent to help you identify the appropriate contact persons and authorities (e.g. POA/COA president, chair of the architectural control committee, or the zoning authority supervisor) who can accurately answer your questions.

X. BUYER REMINDER: As the buyer of the property, you owe it to yourself to review and inspect the property's condition and the association's restrictive covenants, rules and by-laws. Ultimately, the property will be your responsibility and no one will look harder at those concerns than you will. Your REALTOR® can direct you to the authorities who can give you the information you need to make informed decisions, and your REALTOR® can be your sounding board and advisor. But, at the end of the day, the decision about what will work for you is yours; no one else can give it the treatment, care and concern that you will.

XI. REPAIRS. After your inspections, there is likely to be a period of renewed negotiations concerning repairs (if any). Your REALTOR® can guide you through this process. It's important to understand that some repairs might not be worth "fighting for" while others are imperative for you. In almost all cases, you can't have all the repairs or items you want; you need to prioritize and be reasonable. That is the most effective way to get what you really want. Again, your REALTOR® will help you with this. Whatever the case, it's a good idea where possible to ask the seller to complete repairs at least a week before settlement and include that deadline as a term in the contract. Why? So that if the repairs are not done as you or your inspector think they should be, there will be at least some time before settlement to correct or otherwise work out the repair issue.

XII. UTILITIES AND SERVICES. Within a week of settlement, you and your seller should coordinate the transfer of the utilities from your seller(s)' name to yours. We have included at the end of this guide a list of all the utility companies and government agencies who serve the Metro DC area. Be aware that the utility companies normally require the current owner to contact them first about an impending transfer. Only after your seller(s) contact(s) the utility will you be permitted to then make your arrangements and set up the account with the utility. Additionally, if there are any maintenance contracts which transfer with the sale (e.g. maintenance of gas tanks, swimming pools or other items on the property), you should be sure to give those companies your contact information and ensure their continued service.

XIII. PRE-SETTLEMENT/FINAL WALK-THROUGH. In most cases, your contract provides for a final walk-through inspection (usually within 24 hours of the scheduled settlement). Take a copy of your contract with you to be sure the property is in essentially the same condition it was in on the contract date. At the walk-through, your agent should also give you a form with a list of items to check, including specific personal property or fixtures which were to convey under the contract and any repairs the seller was required to make. For complex repairs, it's a good idea to have your home inspector review these (if he has not already done so) to be sure they were done correctly.

XIV. SETTLEMENT. By settlement, all conditions and terms of your purchase should be met. That means the property is in acceptable condition, your loan terms and other transaction fees are what you expected (e.g as reflected on your Good Faith Estimate, contract and anything else you bargained for) and very few, if any, outstanding issues or terms remain. For the terms that are outstanding, Monarch Title's settlement agent or attorney can usually assist in their resolution. At settlement you will first review the HUD-1 Settlement Statement to be sure all fees, monies and credits/debits are correctly reflected therein (often, you will receive a copy of the HUD-1 in advance of the settlement date). Moreover, our attorneys and settlement agents will explain basic transactional and lender issues to you and answer any questions you may have about your loan documents, title and title insurance. Provided all issues concerning repairs, loan terms and the

fees shown on the HUD-1 are acceptable to the parties, the settlement agent will close the transaction. You, as the purchaser, will receive a copy of the deed (conveying title from the sellers to you) as well as copies of all of your loan documents. You should also receive the house keys, keys to sheds or detached buildings, garage door openers and also the seller's records (if any) relating to the maintenance history of and repairs made to the house. Post settlement, you should change your address with the U.S. Postal Service. Within several months, you will receive your original recorded deed and any other executed documents.

XV. CAVEAT:

ESCROWS FOR REPAIRS AREN'T WHAT THEY'RE CRACKED UP TO BE.

If repairs are necessary, it is best to have them done BEFORE YOU SETTLE. In fact, it's so much better for the buyer to have repairs done before settlement than delaying settlement (where possible) is a better approach than seeking an escrow agreement.

Why? Because, except for the simplest of repairs (e.g. replacing a showerhead or tub stopper; replacing a board on the deck; replacing a fence picket or a glass pane), escrow agreements usually create more problems than they solve. They engender more confusion and frustration for the parties than the initial problem presented and many times lead to lawsuits which could have been entirely avoided if the repairs had been done at the outset before settlement.

XVI. TITLE INSURANCE AND SURVEYS.

TITLE INSURANCE:

Central to your purchase is ensuring that the title conveyed to you is exactly what you were promised under the contract: it must be clear, marketable and insurable (allowing for standard exceptions such as utility easements, covenants and restrictions and the lien for county/city property taxes, pending but not yet due and payable). Monarch Title is known for doing all possible to ensure that our buyers receive clear title. Additionally, Monarch represents some of the most reputable title insurance companies in the country to provide our buyers with the most reliable title insurance coverage available.

What is title insurance? It is an insurance policy which indemnifies an owner against certain loss or damage which might result from title defects (many of which are unknown or undetectable even via a thorough title search). For example, a deed forged 50 years ago is now deemed to create a failure in your title; or, a deed executed under duress, even a prescriptive easement across a portion of your property can create issues for your ownership and use of the property. Your title insurance policy provides you with legal counsel, payment for costs of a defense in the event of a lawsuit and coverage for any other damages you incur to correct or pay for the defect. If for some reason you lose the lawsuit, the title company pays all valid claims or losses up to the amount of the policy. You only pay the title insurance premium one time at settlement, but the policy will cover you for the entire time you own the property and even longer on some claims.

There are two types of title policies: the standard policy which covers defects in the chain of title occurring before the current owner's purchase and The Eagle Policy which offers even greater coverage for a slightly higher premium. We've included a chart on the next pages showing the coverage points for each of the two policies.

The Benefits of First American Title's Eagle Owner's Policy Versus The Standard ALTA Owner's Policy

First American Title's EAGLE Owner's Policy provides expanded title coverage for owners of one-to-four family residences, including condominiums. The post-policy coverages automatically included in the EAGLE Owner's Policy offer the highest levels of protection available to our California homeowners.

Eagle Owner's Policy benefits you won't get with a Standard ALTA Owner's Policy

- Post-policy Forgery
- Post policy Encroachments
- Post-policy Cloud on Title
- Post-policy Adverse Possession
 - Coverage extended to homeowner when someone claims to have the insured's title arising out of someone else's continued use and occupancy
- Post-Policy Easement by Prescription
 - Coverage for losses up to \$25,000, after a small deductible, for building permit violations and forced remediation of zoning violations, and up to the full policy amount for forced removal of structures due to zoning violations
- Expanded Access
 - Expanded to include both vehicular and pedestrian access to and from land, based upon legal right
- Encroachment of Improvements onto Easements and Set-backs
- Sub-division Violation
 - Homeowners are covered up to \$10,000, after a small deductible, for protection against subdivision violations prior to purchase
- Restrictive Covenant Violations
 - Coverage provided for violations of restrictive covenants, occurring before homeowner acquired land if the homeowner is forced to correct or remove the violation or if the homeowner's title is lost or taken because of the violation
- Structural Damage for Mineral Abstraction or Easement Use
- Living Trust Coverage
 - Coverage includes not only the trustees of a trust, but the beneficiaries as well
- Encroachment of Boundary Walls and Fences
 - Protection of up to \$5,000, after a small deductible, for encroachments onto a neighbor's land, onto an easement, or over a building set-back line

First American Title Insurance Company

Comparison of Coverages/Residential Owner's Policies

Standard ALTA Policy versus The Second Generation Eagle Protection Owner's Policy

COVERAGE

- | | ALTA | EAGLE |
|---|------|-------|
| • Someone else owns an interest in your title | | |
| • Improperly executed documents | | |
| • Pre-policy forgery, fraud and duress | | |
| • Defective recording of any document | | |
| • Undisclosed restrictive covenants | | |
| • A lien on your title because of a security deed, judgement, tax or special assessment, or a charge by a homeowner's association | | |
| • Unmarkable title | | |
| • Mechanics' liens | | |
| • Forced removal of a structure which encroaches onto your neighbor's land | | |
| • Forced removal of a structure which encroaches onto an easement or over a building setback line | | |
| • Forced removal of structure which violates existing zoning law* | | |
| • Forced removal of a structure because of a violation of a restriction in Schedule B | | |
| • Inability to use land for single-family dwelling because of a violation of a zoning ordinance or restriction in Schedule B | | |
| • Pays rent for substitute land or facilities | | |
| • Rights under unrecorded leases | | |
| • Plain language | | |
| • Unrecorded easements | | |
| • Building permit violations* | | |
| • Compliance with Subdivision Map Act, if any* | | |
| • Restrictive covenant violations | | |
| • Map, if any, not consistent with legal description | | |
| • Covenant violation resulting in reversion | | |
| • Enhanced marketability | | |
| • Violations of building setbacks | | |
| • Discriminatory covenants | | |
| • Access - Actual vehicular and pedestrian access based on a regal right | | |
| • Boundary walls and fence encroachment* | | |
| • Post-policy forgery | | |
| • Post-policy encroachment | | |
| • Post-policy damage from minerals or water extraction | | |
| • Post-policy Living Trust coverage for trustee | | |
| • Post-policy Living Trust coverage for beneficiary | | |
| • Post-policy automatic increase in value | | |
| • Post-policy adverse possession | | |
| • Post-policy cloud on title | | |
| • Post-policy prescriptive easement | | |
| • Insurance coverage forever | | |

* Subject to maximum indemnity liability, which may be less than policy amount.
In certain states, a deductible may apply.

Compare First American's Eagle Owner's Policy To ALTA R

Protection from:		
1. Someone else owns an interest in your title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2. A document is not properly signed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3. Forgery, fraud, duress in the chain of title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4. Defective recording of any document	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
5. There are restrictive covenants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6. There is a lien on your title because there is:		
a) a deed of trust	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b) a judgement, tax or special assessment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c) a charge by a homeowner's association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7. Title is unmarketable	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
8. Mechanics lien	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
9. Forced removal of a structure because it:		
a) extends on another property and/or easement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
b) violates a restriction in Schedule B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
c) violates an existing zoning law*	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10. Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
11. Unrecorded lien by a homeowners association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
12. Unrecorded easements	<input checked="" type="checkbox"/>	
13. Building permit violations*	<input checked="" type="checkbox"/>	
14. Restrictive covenant violations	<input checked="" type="checkbox"/>	
15. Post-policy forgery	<input checked="" type="checkbox"/>	
16. Post-policy encroachment	<input checked="" type="checkbox"/>	
17. Post-policy damage from extraction of minerals or water	<input checked="" type="checkbox"/>	
18. Lack of vehicular and pedestrian access	<input checked="" type="checkbox"/>	
19. Map not consistent with legal description	<input checked="" type="checkbox"/>	
20. Post-policy adverse possession	<input checked="" type="checkbox"/>	
21. Post-policy cloud on title	<input checked="" type="checkbox"/>	
22. Post-policy prescriptive easement	<input checked="" type="checkbox"/>	
23. Covenant violation resulting in your title reverting to a previous owner	<input checked="" type="checkbox"/>	
24. Violation of building setback regulations	<input checked="" type="checkbox"/>	
25. Discriminatory covenants	<input checked="" type="checkbox"/>	
Other benefits:		
26. Pays rent for substitute land or facilities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
27. Rights under unrecorded leases	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
28. Plain language statements of policy coverage and restrictions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
29. Compliance with Subdivision Map Act	<input checked="" type="checkbox"/>	
30. Coverage for boundary wall or fence encroachment*	<input checked="" type="checkbox"/>	
31. Added ownership coverage leads to enhanced marketability	<input checked="" type="checkbox"/>	
32. Insurance coverage for a lifetime	<input checked="" type="checkbox"/>	
33. Policy adopted by the California Land Title Association (CLTA)	<input checked="" type="checkbox"/>	
34. Post-policy inflation coverage with automatic increase in value up to 150% over five years	<input checked="" type="checkbox"/>	
35. Post-policy Living Trust coverage	<input checked="" type="checkbox"/>	

* Deductible and maximum limits apply
Not available to investors on 1- to 4-unit residential properties

Coverage may vary based on an individual policy.

SURVEYS:

Monarch Title believes that surveys are “must” items for buyers. The average fee for a survey is low compared to the amount of necessary information they provide. It’s true that lenders will many times tell buyers that they don’t need a survey (primarily to help a buyer cut costs) but such could not be more “penny-wise and pound-foolish.” The survey is a major component of the legal “picture” of the property and is frequently the only document that will reveal title, boundary or other problems related to the property. For example, potential boundary overlaps; set back violations; improvements located over a sewer easement; location of joint driveways or old rights of ways (alley ways); existence of a well or septic system; fence or wall encroachments; potential prescriptive easements across a portion of the property and much more. So buyers are strongly encouraged to request a survey. That document will not only provide critical information, but also has many future uses such as for situating an addition or installing a pool. Likewise, the survey can be very useful to the owner on resale.

XVII. SETTLEMENT DOCUMENTS

EXPLANATION OF SETTLEMENT DOCUMENTS:

The HUD-1 is central to your settlement. It details all of the charges, fees, credits, and debits associated with your contract, loan (if you’re financing the purchase) and your overall purchase transaction. It is the first document you’ll be shown because you and the seller must agree on the fees before the settlement can move forward.

The HUD-1 normally includes the following fees:

- Lender Charges (Origination fees, points, document preparation fees and others shown on your GFE);
- Escrows (your lender may require you to escrow for your taxes and homeowners insurance);
- Settlement Fees (Title search, title insurance, survey cost);
- Governmental Charges (Property taxes);
- Additional Charges (Such as inspection fees or payments for repairs);
- Credits to Purchasers (Usually Sellers’ credit for repairs);
- Sellers’ pay-off amounts to his existing lenders and lien creditors.

OTHER SETTLEMENT DOCUMENTS:

- Truth-in-Lending Statement— Required lender’s statement which discloses the borrower’s monthly principal and interest payment and an estimate of the cost of the loan over its life;
- Promissory Note— A legal instrument evidencing borrower’s promise to repay (the terms and conditions thereof) the lender the principal amount of your loan plus interest.
- Deed of Trust— A security instrument, recorded in the land records of the appropriate courthouse, secures your lender’s loan by evidencing the lien of the deed of trust as against the title to your property. The most important terms of the deed of trust are those giving your lender the power to foreclose in the event of non-payment of the indebtedness.

There are other various loan-related forms, affidavits, disclosures the lender may require. Monarch Title’s settlement agents or attorneys will answer any questions you may have about them. Keep your settlement statement and title insurance policy in a safe place as you may need them for future reference.

CONGRATULATIONS on the purchase of your new home. Please do not hesitate to contact us with any questions, settlement needs, or referrals for quality vendor services. We also have many useful resources on our website (<http://www.monarchtitle.net>) including a sample HUD-1 statement with explanations of the various line items, a pre-settlement checklist, and mortgage and title insurance calculators.



MONARCH TITLE OFFICE LOCATIONS

McLean, Virginia

6861 Elm Street
Suite 100
McLean, VA 22101
703.852.1730
703.852.1750 Fax

Leesburg, Virginia

602 S. King Street
Suite 200
Leesburg, VA 20175
703.771.0000
703.890.0830 Fax

Georgetown, Washington, DC

(Also serving Maryland)
1015 31st Street, NW
Suite 300
Washington, DC 20007
202.298.6270
202.298.6275 Fax

Dulles / Herndon, Virginia

205 Van Buren Street
Suite 215
Herndon, VA 20170
703.890.0820
703.890.0830 Fax

Capitol Hill at Eastern Market,

Washington, DC

(Also serving Maryland)

210 7th Street, SE
Suite 100
Washington, DC 20003
202.546.3100
202.546.3101 Fax

Old Town Alexandria, Virginia

675 North Washington Street
Suite 435
Alexandria, VA 22314
703.852.7700
703.852.7719 Fax

Bethesda, Maryland

4800 Hampden Lane
Suite 200
Bethesda, MD 20814
240.482.0589
240.482.3722 Fax

Springfield, Virginia

6800 Backlick Road
Suite 303
Springfield, VA 22150
703.852.7710
703.852.7717 Fax

IMPORTANT PHONE NUMBERS

VIRGINIA SERVICES

Dominion Virginia Power	(888) 667-3000
Verizon Telephone	(703) 954-6221
Washington Gas	(703) 750-1000
Columbus Gas (Manassas and Herndon)	(800) 543-8911
Water Service	
Alexandria	(703) 549-7080
Arlington	(703) 228-6570
Fairfax	(703) 698-5800
Falls Church	(703) 248-5071
Herndon	(703) 435-6814
Vienna	(703) 255-6385
Loudoun	(703) 711-1092

MARYLAND SERVICES

Pepco	(202) 833-7500
Verizon Telephone	(888) 780-3962
Washington Gas	(703) 750-1000
Baltimore Gas & Electric	(410) 685-0123
Washington Suburban Sanitary Commission (Water and Sewer)	(301) 206-4001

DISTRICT OF COLUMBIA SERVICES

Pepco	(202) 833-7500
Verizon Telephone	(202) 392-9900
Washington Gas	(703) 750-1000
D.C. Water and Sewer Authority	(202) 354-3600