



Protect the American Dream of Homeownership.

As a Land Title Professional

we help protect the American dream of homeownership. For a one-time fee, we assure clear ownership of title for the homeowner and then provide insurance protection for the insured during their ownership of the property. As land title professionals we use our skill and training to:

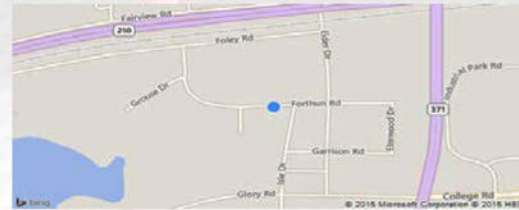
- search public records and title plants for judgments, liens, and other potential problems,
- discover and cure errors in real estate transactions, often before buyers even get to the closing table,
- timely coordinate with real estate agents, sellers, buyers, and lenders to settle the transaction efficiently

By working to eliminate the risks that could jeopardize home ownership, we help protect the American Dream

2 Convenient Locations



14275 Golf Course Drive, Suite 200, Baxter, MN 56425



7153 Forthun Road, Baxter, MN 56425

Contact:

Karen L. Knox, Closing Agent
 Valarie Wallin, Closing Agt/Title Manager
 Sarah Ericson, Processor
 Gina Tank, Reception/New Order
 Samantha Levig, Processor/Title
 Shelly Kadus, Title/Admin
 James M. Gammello, Title/CEO

Lawyers Title Services, LLC

Mail: PO Box 2750, Baxter, MN 56425
 Phone (all locations): 218-820-1242
 Fax: 612-814-8970
 E-mail: info@lawyers-title.com
 Web: <http://lawyers-title.com/>



LAWYERS TITLE SERVICES, LLC

*Closing Services &
Title Insurance*

Locations in Baxter and Pequot Lakes



Entrusting creation to humanity.

Settlement & Escrow Services

We assist sellers and buyers, lenders, developers and contractors by providing escrow and settlement services as a neutral third party to the transaction. We act upon the written instructions of the parties and may be requested to coordinate key tasks such as:

- Deposit and disburse funds
- Process/coordinate documents/funds
- Keep all parties informed of progress
- Respond to the lender's requirements
- Coordinate the signing of loan/closing documents
- Prorate & adjust insurance, taxes, rents, etc.
- Record the deed and loan documents
- Prepares final statement outlining funds received & to be disbursed
- Report the transaction, as required, by state and federal agencies

Title Insurance

This insurance provides homebuyers and lenders with vital protection against losses from certain title issues including forgery, fraud, and liens and title problems that might limit a homeowner's use and enjoyment of their property.

"Thank you for everything you have done. I can sleep at night knowing you have taken care of me in the sale of my land." J. Spence

Experienced & Capable

The team that serves you is comprised of highly qualified and experienced individuals focused on serving you. Licenses and accreditation include:

- Attorney at Law
- Real Estate Broker
- MSBA Real Property Law Specialist
- Abstractor
- Closing Agents
- Title Insurance Producers
- Notary Public

Equipped to help you with a wide range of transactions, including:

- Residential & Commercial
- Purchase & Refinance
- New Construction
- Title Insurance & Closings
- Land Development



Whoever walks in integrity walks securely. Prov. 10:9a

ALTA Best Practices

The American Land Title Association created Best Practices, a standardized format of business conduct to help protect lenders and consumers, while ensuring a positive and compliant real estate settlement experience.

Lawyers Title Services has adopted Best Practices for managing all aspects and functions as part of the settlement and title process and routinely submits to internal compliance audits. We do the following:

- Tracking current licensing of real estate professionals, lenders, and title insurance producers.
- Security of non-public personal information.
- Standardized title policy and premium calculations
- Trust Accounting procedures and daily reconciliation
- Secure electronic data storage and disposal of post-closing documents