



## Homebuyer Response Form

Lakeside Title has been contacted to perform the settlement for your newly purchased real property. **Please return this form as soon as possible. Your cooperation with the completion of this questionnaire is crucial to the processing of your file. Settlement could be delayed as a result of not receiving this information in a timely manner.** You may fax this form to **(410) 992-9409**, e-mail it to your processor Jeanne, **[blueteam@lakesidetitle.com](mailto:blueteam@lakesidetitle.com)** or mail it to **5840** **Banneker Road, Suite 120, Columbia, MD 21044.** Questions? Call 410-992-1070

Address of property being purchased 33 Methwold Ct, Owings Mills, MD 21117

Lot No. or Acreage County Baltimore

Buyer's Names (as you would like to appear on the Deed):  
Amita Prajapati & Deepak Maharjan

Daytime phone # \_\_\_\_\_ Cell phone # 641-583-5597 Home phone # \_\_\_\_\_

E-Mail address    pattake@hotmail.com

How would you like to hold title to property (See attached letter for additional explanations)

Sole Owner

✓ Tenants by the Entireties (Legally Married)

### Joint Tenants w/the Right of Survivorship

## Tenants in Common

N/A Corporation/LLC/Trust/Other

The property will be ☒ my primary residence ☐ an investment property ☐ a vacant lot ☐ other

- Are you a First Time Maryland Homebuyer? Yes / No (A first Time Maryland Homebuyer is someone who has never purchased a property in Maryland OR has never occupied a property where he/she has also been named on the Deed to that property.)
- Are all parties named in the Deed planning to occupy the property? Yes / No
- Are all Buyers planning to attend settlement? Yes / No If no, are you using a Power of Attorney? Yes / No (Please include a copy of said Power of Attorney for approval/ review. The original POA must be provided at settlement.) It is important for all parties to attend closing. Please make every effort to attend. In the case it is impossible for a Buyer/Borrower to attend closing, special arrangements should be made at this time.
- Is the settlement of this property contingent upon the successful settlement of another property? Yes / No (Lakeside requires funds coming from prior closings to be wired. Please contact us and we will be happy to make arrangements for you.) Please provide the HUD1 Settlement Statement from the prior closing to Lakeside Title.
- Is this a Cash transaction? Yes / No (Initial here) **FOR CASH TRANSACTIONS, BUYERS WILL BE REQUIRED TO PURCHASE TITLE INSURANCE.** Please contact your settlement officer immediately should you have any questions regarding this requirement.



MD34401

Lender/Mortgage Company Towne Bank Mortgage

Contact phone # 410-960-1324 Loan Officer and/or processor Steve Brunett

- Will there be a 2<sup>nd</sup> mortgage/Home Equity Line of Credit/Business Loan (IDOT) to be settled at the same time of the purchase closing? Yes / No ☒
- Will you be paying off credit cards/car loans at closing? Yes / ☒ No If yes, please provide your most recent statements to Lakeside Title prior to closing.

My proposed/preferred closing date is 9/12/2017

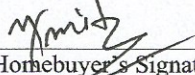
I would like the copies of my settlement documents delivered to me electronically through Digital Docs: ☒ Yes or ☐ No

You will need to bring the following to settlement:

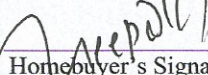
AP DM (Initial here) Two forms of identification – one must be a Driver's License or Passport

AP DM (Initial here) **Funds required for closing in excess of \$5000 MUST be wired using the enclosed wiring instructions.** A cashier's check, MADE PAYABLE TO LAKESIDE TITLE COMPANY, is acceptable, but only up to a maximum of \$5000. Personal checks are only accepted for funds less than \$2000.

AP DM (Initial here) Checks made payable to anyone other than LAKESIDE TITLE COMPANY will not be accepted.

 8/15/2017  
Homebuyer's Signature/Date

My signature above hereby gives permission to Lakeside Title to request and receive information on my behalf.

 8/15/2017  
Homebuyer's Signature/Date

Social Security # 485-37-5121

Social Security # 777-72-5724



## CHOICE OF TENANCY

Re: 33 Methwold Court, Owings Mills, MD 21117  
File No. **MD34401**

In connection with our purchase of the Property, we hereby direct **LAKESIDE TITLE COMPANY** to recite, in the Deed, Deed of Trust (if any), Title Insurance Policy(ies), and any other necessary or appropriate documentation the following tenancy, indicated by our initials in the area provided below:

- ( ) 1. **SOLE OWNER:** An undivided ownership interest by **one person** with no other party having a right or interest in or to the Property.
- ( ☒ ) 2. **TENANTS BY THE ENTIRETY:** An undivided ownership by both **legally married spouses**, with the right to the entire property passing to the surviving spouse upon the death of one (1) spouse.
- ( ) 3. **JOINT TENANTS:** An equal ownership interest by all parties named on the deed with rights of ownership vesting in the survivor of all owners.

Example: Andy, Beth and Charles own Black Acre one-third each (1/3rd each). If Beth dies, Andy and Charles will each own one-half (1/2) of Black Acre.

- ( ) 4. **TENANTS IN COMMON:** An individual ownership interest in a portion of the Property (either equal or unequal) with another party and sharing a common interest and right to use as to the whole. Tenants in Common **does not provide** for survivorship rights. Thus, a will is recommended to identify the recipient of the ownership interest upon the death of one of the owners.

Example 1: Andy, Beth and Charles own Black Acre. Beth owns seventy percent (70%), Andy owns twenty percent (20%), and Charles owns ten (10%). Charles dies. Charles had a will which states that his interest should pass to his mother, Charlene. Charlene now owns a ten percent (10%) interest in Black Acre. If Charles dies without a will, his ten percent (10%) interest shall pass according to the laws of the **Maryland**.

Example 2: Andy and Beth are married but own Black Acre with Charles. Andy and Beth own a sixty percent (60%) interest in Black Acre, which they hold as Tenants by the Entirety. Charles owns a forty percent (40%) interest in Black Acre. As between Charles and the unit made up of Andy and Beth, the parties own Black Acre as Tenants in Common, for percent (40%) to Charles, sixty percent (60%) to Andy and Beth jointly.

\_\_\_\_\_ % to \_\_\_\_\_      \_\_\_\_\_ % to \_\_\_\_\_  
\_\_\_\_\_ % to \_\_\_\_\_      \_\_\_\_\_ % to \_\_\_\_\_

We the undersigned Buyers, hereby acknowledge that we have been provided with the opportunity to consult with an attorney of our choosing as to which manner of title is suitable for our situation. Having been fully informed as set forth above, we direct **LAKESIDE TITLE COMPANY** to utilize the initialed tenancy in preparing documentation with respect to the property.

WITNESS OUR HAND AND SEAL:

  
\_\_\_\_\_  
Amita Prajapati

  
\_\_\_\_\_  
Deepak Maharjan