

## **A Consumer's Guide to Selecting a Real Estate Settlement Provider**

Beware. A "connected" settlement service may cost you more money for less service. Real estate professionals and lenders often disregard the consumer as they steer buyers to affiliated title or settlement companies that pay back monetary benefits for the referrals. As a result, true price and service competition between settlement service providers has been substantially eliminated under the guise of "one stop shopping."

As a consumer YOU have the right, under federal and Virginia law, to select an independent attorney to settle your closing—not the real estate agent, lender, or the seller. Ask your agent or lender: *Do you or your company own shares in that settlement or title company to whom you have steered me?*

**IT'S YOUR CHOICE. CHOOSE WISELY!**

You can employ an independent attorney with over 30 years of real estate legal experience, pay less in total fees and charges, while having an advocate able to give the parties legal advice before, during and after settlement.