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### **NOTICE REGARDING CLOSINGS**

Your closing at **Guaranty Title Company** may be handled by an attorney associated with the company. However, you are advised that **Guaranty Title Company** is **not** providing an attorney to give you legal advice or to answer legal questions regarding your transaction. The attorney only represents the interests of the title company unless you have made prior arrangements to have the same attorney represent your interest in addition to representing the title company. The title company employees, closers, or attorneys **cannot** answer legal questions for you or offer legal advice regarding any document associated with your closing, including your title commitment or policy. In particular, the title company employees and closers cannot explain mineral interests, easements, or other exceptions on the commitment. **Guaranty Title Company** can and will provide you with copies of any and all documents referenced on your commitment for your review or for you to have an attorney of your choosing review.

All legal questions should be resolved prior to closing. If you have any legal questions, you should contact your own independent attorney or you may contact the attorney for the title company to represent you as well. You should be advised that usually the attorney will charge you a fee for legal advice. If you wish to consult with an attorney regarding any of the documents you will be signing, please alert your closer immediately, so that you can seek independent legal counsel.

We are sorry for any inconvenience this causes. However, as an escrow agent, **Guaranty Title Company** is obligated to remain neutral to all parties involved in the transaction (buyer, seller, lender, etc.). No matter how trivial the question may seem to you, or how simple you may believe it would be for an attorney or closer to answer, it is important to understand that the title company's obligation to all parties involved is to remain neutral.

If your transaction involves a lender, the lender may require you to sign numerous documents. Every lender requires different documents, and **Guaranty Title Company** is prohibited from explaining these documents to you. You should also be advised that often times, the lender's documents will be faxed or e-mailed to our office just prior to your closing, and our closers are seeing these documents for the first time when you are signing them. Once again, we hereby advise you that your closer or the attorney handling the closing cannot explain the lender documents to you. You should contact your lender to ask any questions pertaining to your loan.