

**FIRST TIME
HOME BUYER
PRESENTATION**

**ALCORN &
OWENS**

ATTORNEYS AT LAW



Agenda

- Introduction
- Offer
- Purchase and Sale
- Title Insurance
- Closing Disclosure
- Homestead
- Estate Planning





Offer & Purchase and Sale

- Deadlines
- Contingencies
- Additional Terms



Closing Disclosure & Title Insurance

- Fees
- Adjustments
 - Taxes
 - Condo fees
 - Water and sewer
 - Fuel
 - Other

What is title insurance and why it is important





Homestead & Estate Planning

- Homestead
- Durable Power of Attorney
- Health Care Proxy
- Will



THANK YOU



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