



Invest. Gain. Protect.™

Real Estate Closings

Purchasing a home will be one of the single largest monetary investments of your life. Don't settle for just anyone. Asbury Legal, LLC is a boutique firm with the resources, experience, and connections to deliver "big agency" results.

We provide Real Estate Settlement Services, Real Estate Title Insurance and Closing Services for commercial and residential properties. We perform closings on purchases and refinances. Our Concierge Closing Services give you peace of mind during the closing process. Our clients find that we provide greater agility, competitive prices and superior personal service.

Asbury Legal, LLC has successfully handled hundreds of real estate closings.

Make sure you have the advice of legal counsel representing your interests, and not the interests of others. Due to our extensive experience in real estate law, the firm is highly qualified to handle all aspects of the real estate transaction.



Business Litigation

Whether your company is the party contemplating a lawsuit, or whether you have been accused of causing alleged damages – Asbury Legal, LLC can protect your hard earned work and reputation. Our firm does more than simply fight legal battles. We take a holistic approach to each case, and determine how our legal strategies affect your bottom line. We will work closely with your company's executives to determine the best tactics to employ from our legal experts. Whether inside or outside of the courtroom, our firm is committed to protecting your company from business competitors, disgruntled employees, and other threats. We can also help your firm pursue those that violate your trademarks, copyrights, and trade secrets.

- » Shareholder/Management Disputes
- » Employment Litigation
- » Intellectual Property Disputes
- » Corporate Spying

- » Insurance Litigation
- » Breach of Contract
- » Commercial Landlord/Tenant Disputes
- » General Business Litigation



Asbury Legal, LLC
244 Roswell Street Suite 800
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Asbury Legal

@asburylegal

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Contract Negotiations

Our firm not only has experience reading and drafting contracts, we also have the capability to lobby on your company's behalf. In fact, many businesses have relied upon the expertise found at Asbury Legal, LLC to help facilitate contract negotiations.

- » **Mergers & Acquisitions**
- » **Time and Material Contracts**
- » **Entertainment Contracts**

- » **Consignment Agreements**
- » **Employment Agreements**
- » **Buy/Sell Agreements**

Wills and Trusts

While virtually every person understands the need for a will, the sad reality is that nearly 60% of Americans leave behind confusion and discord over their estate's assets. Without a will, there is no way for your voice to be heard, and your instructions and wishes may go unfulfilled. By creating a living trust, you can guarantee that your wishes and your loved ones will be taken care of. A living trust is revocable, which allows for you to make changes, and it can be routinely updated.

- » **Simple Wills**
- » **Medical Directives**
- » **Power of Attorney**
- » **Burial Planning**

Personal Injury

While no amount of money can replace one's bodily health and well-being, our firm strives to right the injustice caused by negligent and reckless behavior. Whether your injuries are due to an intentional negligent act or are sustained in an automobile accident, they all deserve legal attention. For more information about specific aspects of personal injury, contact us today. We can immediately schedule a free consultation with one of our personal injury attorneys.

- » **Auto and Truck Accidents**
- » **Train Accidents**
- » **Boating Accidents**
- » **Wrongful Death**
- » **Premises Liability**
- » **Power of Attorney**
- » **Burial Planning**

Estate Planning

From a financial perspective, retaining an attorney to help organize and manage your affairs is not only prudent, it can help save you thousands of dollars. Many estates are heavily taxed, and an experienced attorney that will help protect your assets is necessary to gain maximum tax benefit. Asbury Legal, LLC is here to help you deal with a variety of legal estate matters. This includes, but is not limited to, setting up trusts, naming successors to your business, and putting together a will that clearly outlines the division of your assets. We also formulate legally binding living wills that ensure your wishes are heard should you be unable to make your own choices regarding your future care.

- » **Closely Held Businesses**
- » **Income Shifting**

- » **Wealth Protection**
- » **Estate Taxation**

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Concierge Closings



Concierge Real Estate Closings with Asbury Legal, LLC

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What You Can Expect From Our Law Firm:
Reliability & Consistency in Closings
Organization & Timeliness
Our Commitment to Excellence

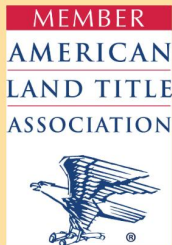
Backed by the Power of:
Fidelity National Title
SunTrust Bank

Proud Members of:
American Land & Title Association
GA Real Estate Closing Attorney's Association
ARAG Insurance Company



You've been working towards your closing since the beginning of this process.

Be sure that on your closing day, you have a Closing Attorney that you can count on.



Fidelity National Title
Insurance Company



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Concierge Closings



Closing Attorney Fees

REFINANCES:

Closing Attorney Fee	\$200-350
Second Closing Simultaneously	\$150-300

PURCHASES:

RESIDENTIAL	
Closing Attorney Fee	\$450-600
REO/Foreclosure/Relocation Properties	\$50-150 (In Addition to Closing Attorney Fee)
Second Closing Simultaneously	\$200-350

COMMERCIAL	
Closing Attorney Fee	2-3% of Purchase Price



You've been working towards your closing since the beginning of this process.

Be sure that on your closing day, you have a Closing Attorney that you can count on.

Title Agent Fees

REFINANCES:

Settlement Fee	\$150-300
Second Closing Simultaneously	\$150-200

PURCHASES:

RESIDENTIAL	
Settlement Fee	\$300-500
REO/Foreclosure/Relocation Properties	\$50-150 (In Addition to Settlement Fees)
Second Closing Simultaneously	\$150-300

COMMERCIAL	
Settlement Fee	2-5% of Purchase Price



Concierge Closings



Document Preparation

Authorization	\$50
Deed (In Addition to Transfer Deed of Sale)	\$100
Power of Attorney	\$150
Subordination Agreement	\$250+
Mortgage & Promissory Note	\$500+
Property Sale Agreement	\$500+ (Residential) \$1500+ (Commercial)

Other Fees/Charges

Title Search/Abstract/Exam	\$100-250 (Residential) \$200-500 (Commercial)
Owner's Title Insurance	\$TBD (Based on GA Rates per Thousand Dollars)
Lender's Title Insurance	\$TBD (Based on GA Rates per Thousand Dollars)
Closing Protection Letter (CPL)	\$35-50
Wire Fee	\$35
Delivery Fees	\$TBD

Third Party Fees

FILING FEES/TAXES:	
Recording Fee	\$10 for the first page, \$2 each add'l page
Transfer/Deed Tax	\$1/\$1000 (0.001% of Purchase Price)
Intangible/Mortgage Tax	\$3/\$1000 (0.003% of Loan Amount)
Real Estate Property Tax	\$TBD (Will be Prorated)
Personal Property Tax	\$TBD (Commercial Only)
GA State Withholding Tax	3% of Purchase Price (If Out of State Seller, and Not Exempt)
Federal Withholding Tax	15% of Purchase Price (If Out of Country Seller, and Not Exempt)

Pre-Paid/Paid At Closing Items to Expect For Lender Closings

Homeowner's Association Fee	\$TBD (If Applicable)
Homeowner/Hazard Insurance	\$TBD
Private Mortgage Insurance	\$TBD



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