



GINA CURRAN

Stewart Abstract of Berks County, Inc

Hundreds of homes are bought and sold in Berks County each month and many of them happen around the tables at Stewart Abstract of Berks County, Inc. This August, another important transaction happened around those tables; Keith Brown sold his business to Sean and Gina Curran. After over 30 years of ownership, Stewart Abstract of Berks County, Inc. is under new ownership!

Sean, a native of Pottsville, and Gina, a native of Pottstown, live in Wyomissing with their four children. They are your neighbors, your friends or maybe your advisors. Before getting into the Title business, Sean and Gina built a successful Estate and Elder Law firm in Reading, aptly named Curran Estate & Elder Law, PLLC. For years, they have been assisting area families with important decisions regarding the protection and transfer of property during and after one's life. A strong family-centric attitude towards their firm and their clients, deep local roots and Gina's enthusiasm and commitment to serve as the new President gave Keith Brown the confidence that he had found the new steward of his beloved company.

Today at Stewart Abstract, you will recognize the same wonderful staff and the same terrific, full-service agency that has served Berks and surrounding counties since 1988. We have thousands of satisfied customers to thank for our success. Of course, systems are getting updated and modernized but our personal touch and thoroughness will remain unchanged.

What is a settlement company? Purchasing a home may be the single greatest investment a person will ever make in their lifetime. We provide a wide array of high-quality title products and services for buyers, sellers, lenders, realtors, builder/developers, and attorneys involved with real estate transactions. We will also handle the settlement, escrow, and disbursement of funds, as well as the recording of all legal documents. In any real estate transaction, there are numerous details to consider, and potential problems can

arise. Our staff will take care to locate the issues before your scheduled settlement and handle them in a way that will, in most cases, allow your settlement to proceed without delay.

What is Title Insurance? Insurance policies, written by title insurance companies, provide protection against challenges to the title of a property. Title Insurance premiums are paid in one lump sum at settlement; the policy is issued, and the policy covers the owner(s) or their heirs on past liens/claims, until the property is sold. *We now go one step further* and offer all of our customers an enhanced policy, this coverage protects future issues that may encumber your property after you

purchase it, or forgeries to your deed or mortgage: all things not covered by standard insurance. It is a one-time fee paid at your settlement.

What else can we do? We can also handle the paperwork for your **mortgage refinance**. Homeowners are still taking advantage of the lower interest rates to decrease their mortgage or consolidate debt. A Loan Coverage Title Policy is a requirement by all non-private lending institutions, which means if you have a mortgage, you'll HAVE to have Title Insurance. It's important to know your rights – and as a Pennsylvania consumer, it's your right to shop for this coverage. The premium rate that you will be charged is Pennsylvania State regulated. No

matter what company you choose for your Refinance, your Policy premium will always be the same rate and will be calculated based on your new loan amount.

We have our own searchers on staff. Some attorneys or investors order a *Present Owner Lien Search*. You'll get copy of the current deed and a Report that includes a search parameter from the present to when the current owner purchased the property. You'll see if there are any open and recorded Mortgages, Liens, or Judgments against the property. People request Present Owner Lien Searches for different reasons. Sometimes neglected properties are sold at Tax or Sheriff sales, and prudent buyers researching a potential purchase request this kind of search. Other times, the owners themselves (or their representative) will request this search as they are preparing to sell their home. This will ensure that there are no unexpected items on the title to surprise them when they do secure a buyer.


Here's why you should choose Stewart Abstract: Our experienced and friendly staff will make your settlement smooth, thorough and fun. They will even take your photo to memorialize the BIG event. We take pride in making sure everything is done right and on time. We are here for you!

There is much more to buying a home than just walls, windows and doors! Stewart Abstract of Berks County, Inc. will help you to make sure that when you invest in a new home, what you see is what you get. Come in and say hi to Gina, she is **Insuring your Investment and Securing your Dream!**

For additional information, please call 610.372.8201 and visit www.stewartabstract.com.

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OF BERKS COUNTY, INC.**

Insuring Your Investment, Securing Your Dream



Specializing in Title Insurance, Real Estate Settlements and Title Searches

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