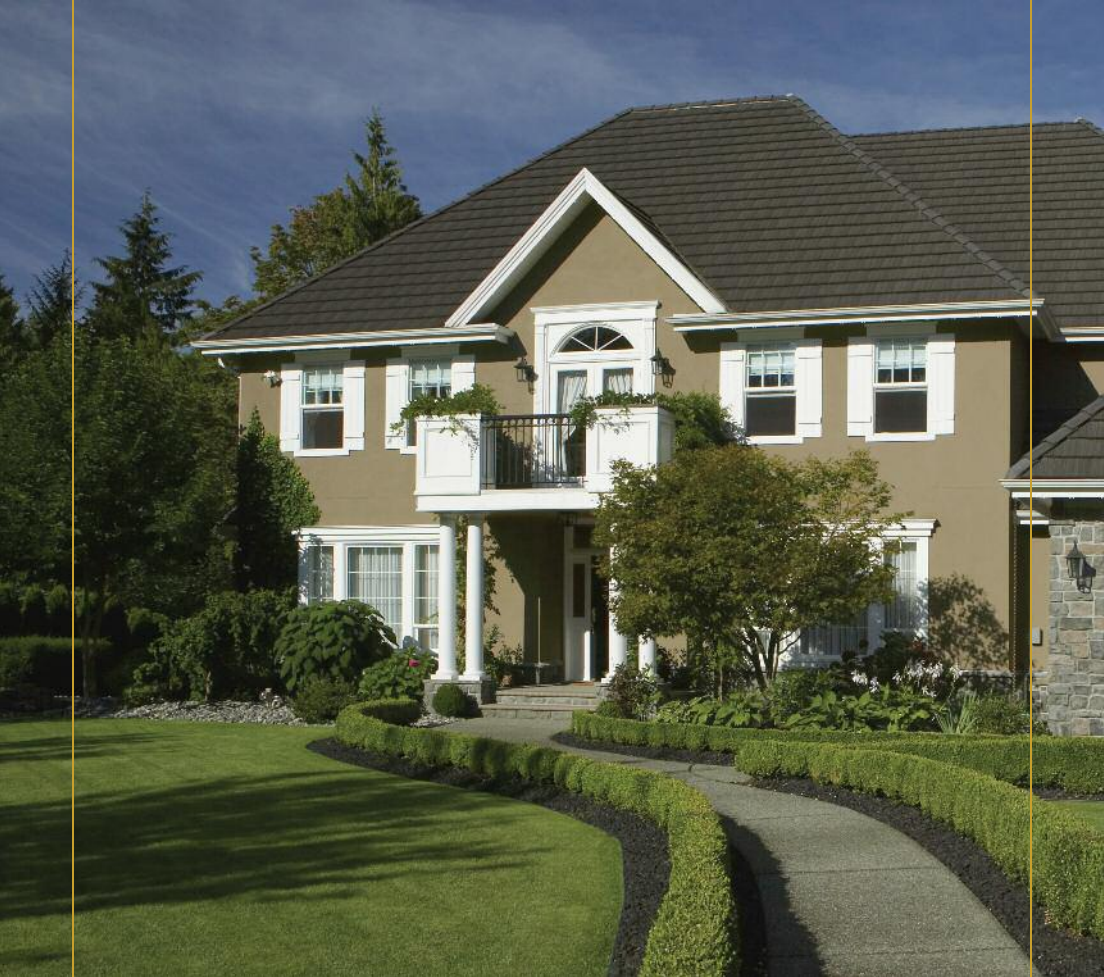


Settlement GUIDE



www.RGSTITLE.com

With more than 26 years of service, RGS TITLE LLC is the most preeminent agency specializing in residential real estate closings for northern Virginia, Maryland, and Washington, D.C. properties.

Initially, when engaged to handle a closing, RGS TITLE LLC will have the appropriate land records searched. Upon review of the title examination, the law firm of Shreves Schudel Saunders Jackson Clarke Parello, PLLC, general counsel to RGS TITLE LLC, determine the validity of the title to be transferred. Prior to settlement, an attorney from Shreves Schudel Saunders Jackson Clarke Parello, PLLC will review the legal terms and obligations of the parties pursuant to the sales contract, review the house location survey required by the lender and prepare the Deed. Our counsel provides legal interpretation and counseling services for our customers on our behalf. Should any party require independent legal counsel, RGS TITLE LLC will provide a list of qualified attorneys. RGS TITLE LLC will then prepare any documents necessary for settlement, liaise with all parties to the transaction to obtain all relevant information and forward the title insurance binder to the mortgage lender. At settlement, the closing documents will be reviewed, explained and signed. Copies will be given to all parties and the purchaser's down payment collected.

Following the closing, RGS TITLE LLC will have the necessary legal documents recorded in the land records of the appropriate jurisdiction, return certified copies of loan papers signed by the Purchasers at settlement to the Purchaser's lender, pay off the Seller's loan, and make all other disbursements pursuant to the settlement statement. Additionally, RGS TITLE LLC will issue to the Purchaser and the Purchaser's lender a final title insurance policy and release any prior liens or mortgages recorded against the property.

Is there a difference between one title company and another? We think so—you decide for yourself.



Your Guide to the Settlement Statement

A real estate transaction involves a series of exchanges, not only between the buyer and seller, but also with lenders, brokers, and state and local governments. The settlement statement accounts for all these exchanges, totaling the credits and debits to buyer and seller.



OMB No. 2502-0265

A. Settlement Statement (HUD-1)

B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv Unins	6. File Number QTSHomeBuyer
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Fin	7. Loan Number
7. <input type="checkbox"/> Cash Sale.			8. Mortgage Ins Case Number
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)*" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. Name & Address of Borrower Paul PURCHASER 123 Happy Trails Fairfax, VA 22222		E. Name & Address of Seller Sue SELLER 548 Forwarding Lane Lansing, MI 48915	
G. Property Location Subdivision of Anywhere Estates, Lot 1, Block A, Fairfax, VA 123 Happy Trails Fairfax, VA 22222		H. Settlement Agent Name RGS Title, LLC Underwritten By: Stewart - VA - RGS Title, LLC	
		I. Settlement Date 1/21/2011 Fund:	
		Place of Settlement RGS Title, LLC 1801 Old Reston Avenue, Suite 100 Reston, VA 20190	

J. Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract sales price	\$200,000.00
102. Personal property	
103. Settlement charges to borrower	\$8,418.60
104.	
105.	
Adjustments for items paid by seller in advance	
106. City property taxes	
107. County property taxes	
108. Assessment Taxes	
109. School property taxes	
110. HOA Dues	
111. Other taxes	
112.	
113.	
114.	
115.	
116.	
120. Gross Amount Due From Borrower	\$208,418.60
200. Amounts Paid By Or in Behalf Of Borrower	
201. Deposit or earnest money	\$5,000.00
202. Principal amount of new loan(s)	\$160,000.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207. Closing Cost Credit	\$2,000.00
208.	
209.	
Adjustments for items unpaid by seller	
210. City property taxes	
211. County property taxes 01/01/11 to 01/21/11	\$168.70
212. Assessment Taxes	
213. School property taxes	
214. HOA Dues	
215. Other taxes	
216.	
217.	
218.	
219.	
220. Total Paid By/For Borrower	\$167,168.70
300. Cash At Settlement From/To Borrower	
301. Gross Amount due from borrower (line 120)	\$208,418.60
302. Less amounts paid by/for borrower (line 220)	\$167,168.70
303. Cash From Borrower	\$41,249.90

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	\$200,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City property taxes	
407. County property taxes	
408. Assessment Taxes	
409. School property taxes	
410. HOA Dues	
411. Other taxes	
412.	
413.	
414.	
415.	
416.	
420. Gross Amount Due to Seller	\$200,000.00
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	\$7,920.50
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	\$86,000.00
505. Payoff of second mortgage loan	
506. Earnest Money Retained by Realtor	\$5,000.00
507. Closing Cost Credit	\$2,000.00
508.	
509.	
Adjustments for items unpaid by seller	
510. City property taxes	
511. County property taxes 01/01/11 to 01/21/11	\$168.70
512. Assessment Taxes	
513. School property taxes	
514. HOA Dues	
515. Other taxes	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$101,089.20
600. Cash At Settlement To/From Seller	
601. Gross Amount due to seller (line 420)	\$200,000.00
602. Less reductions in amt. due seller (line 520)	\$101,089.20
603. Cash To Seller	\$98,910.80

Figures on the HUD-1 settlement statement are for example only and do not depict actual charges.

Explanation of Page One of Settlement Statement

Below are explanations of key items on the settlement statement. Note that the number next to each explanation corresponds to the line number on the settlement statement. The settlement officer or attorney explains all items on this form in detail at the time of closing.

SUMMARY OF BORROWER'S TRANSACTION

Gross Amount Due From Borrower (Costs to Buyer)

101. Contract Sales Price—The full purchase price as stated in the contract.

103. Settlement Charges to Borrower—Buyer's total charges, carried from page 2, line 1400.

106–112. Adjustments for items Paid by Seller in Advance—The buyer reimburses the seller for taxes, special assessments, homeowner dues or other charges that the seller has paid in advance. The adjustment is typically from the date of the settlement to the end of the fiscal period.

Amounts Paid By Or On Behalf Of Borrower (Credits to Buyer)

201. Deposit or Earnest Money—All monies deposited by the buyer in good faith, to be applied against the purchase price of the property.

202. Principal amount of New Loans(s)—The amount of the buyer's new loans(s).

203. Existing Loan(s) Taken subject to—On assumptions or wrap loans, the outstanding principal balance of the seller's loan which is being assumed by the buyer.

210–219. Adjustments for Items Unpaid by Seller—Typically, the buyer is responsible for paying all bills received after closing. It is here that the seller reimburses the buyer for those charges he/she incurred but was not required to pay at the time of settlement, such as real estate taxes and homeowner association dues. The buyer is credited for the period from the last payment due date through the date of settlement.

SUMMARY OF SELLER'S TRANSACTION

Gross Amount Due To Seller (Credits to Seller)

401. Contract Sales Price—The full purchase price as stated in the contract.

404–412. Adjustments for Items Paid by Seller In Advance—The buyer reimburses the seller for taxes, special assessments, homeowner dues or other charges that the seller has paid in advance. The adjustment is typically from the date of the settlement to the end of the fiscal period.

Reductions In Amount due To Seller (Costs to Seller)

502. Settlement Charges to Seller—Seller's total charges, carried from page 2, line 1400.

503. Existing Loan(s) Taken Subject to—On assumptions or wrap loans, the outstanding principal balance of the seller's loan which is being assumed by the buyer.

504–505. Payoff of First and Second Mortgages—The costs include:
1) Outstanding principal balance of the loan; 2) Interest from the date of the last payment due date through the date the lender receives the payoff check; and, 3) Attorney's release fee, if applicable. Some lenders require that a separate fee be paid directly to their attorney for preparation of the release. Note: 1) **FHA payoffs may include interest through the end of the month in which the loan will be paid.** 2) Many lenders release the balance in the escrow account after the loan has been paid and satisfied.

The lender will forward the escrow funds directly to the seller, usually within 30 to 45 days.

506. Deposit or earnest Money—All monies deposited by the buyer in good faith, to be applied against the purchase price of the property. Typically the broker holds the Buyer's deposit; it is applied toward payment of the commission due from the seller (see line 703).

510–519. Adjustments for Items Unpaid by Seller—Typically, the buyer is responsible for paying all bills received after closing. It is here that the seller reimburses the buyer for those charges he/she incurred but did not pay, such as

Explanation of Page Two of Settlement Statement

The second page of the settlement statement itemizes all settlement fees assessed to the buyer and seller. Note: 'At settlement you may notice' items labeled "P.O.C." This denotes 'Paid Outside Closing' which are items that have been prepaid.

L. Settlement Charges						
700. Total Real Estate Broker Fees	\$12,000.00					
Division of Commission (line 700) as follows:						
701. \$6,000.00	to	Listing Agent's Company			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
702. \$6,000.00	to	Selling Agent's Company				
703. Commission Paid at Settlement					\$0.00	\$7,000.00
704. (EMD \$5,000 to Selling Agent's Company P.O.C.)	to					
800. Items Payable in Connection with Loan						
801. Our origination charge (includes origination point \$1600)			\$3,200.00	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen			\$0.00	(from GFE #2)		
803. Your adjusted origination charges	to	Mortgage Lender		(from GFE A)	\$3,200.00	
804. Appraisal Fee	to	Appraisal Professionals		(from GFE #3)	\$300.00	
805. Credit report	to	Credit plus	POC (B) \$55.00	(from GFE #3)		
806. Tax service	to	First American		(from GFE #3)	\$78.00	
807. Flood certification	to	FDSI		(from GFE #3)	\$14.00	
900. Items Required by Lender To Be Paid in Advance						
901. Daily interest charges from 1/21/2011 to 2/1/2011 @ \$17.54/day				(from GFE #10)	\$192.94	
902. Mortgage Insurance Premium for months	to			(from GFE #3)		
903. Homeowner's insurance for years	to		POC (B) \$560.00	(from GFE #11)		
1000. Reserves Deposited With Lender						
1001. Initial Deposit for your escrow account				(from GFE #9)	\$1,279.66	
1002. Homeowner's insurance	3 months @	\$46.67 per month			\$140.01	
1003. Mortgage insurance	months @	per month			\$0.00	
1004. City property taxes	months @	per month			\$0.00	
1005. County property taxes	5 months @	\$256.58 per month			\$1,282.90	
1006. Assessment Taxes	months @	per month			\$0.00	
1007. School property taxes	months @	per month			\$0.00	
1008. HOA Dues	months @	per month			\$0.00	
1009. Other taxes	0 months @					
1010. Other taxes	0 months @					
1011. Aggregate Adjustment					\$-143.25	
1100. Title Charges						
1101. Title services and lender's title insurance	to	RGS Title, LLC		(from GFE #4)	\$1,209.00	
1102. Settlement or closing fee	to	RGS Title, LLC				\$250.00
1103. Owner's title insurance	to	RGS Title, LLC		(from GFE #5)	\$616.00	
1104. Lender's title insurance	to	RGS Title, LLC			\$464.00	
1105. Lender's title policy limit			\$160,000.00/\$464.00			
1106. Owner's title policy limit			\$200,000.00/\$616.00 VA - Enh Own/Basic Loan			
1107. Agent's portion of the total title insurance premium	to	RGS Title, LLC	\$939.60			
1108. Underwriter's portion of the total title insurance premium	to	Stewart Title Guaranty	\$140.40			
1109. Document preparation	to	Shreves,Schudel, Saunders, Jackson, Clarke & Parello, PLLC				\$195.00
1110. Delivery/Handling Service	to	RGS Title, LLC				\$39.50
1111. Prepare/Obtain Release Fee	to	RGS Title, LLC				\$125.00
1112. R-5 Compliance Fee	to	RGS Title, LLC				\$10.00
1113. File Archive Fee	to	RGS Title, LLC				\$25.00
1200. Government Recording and Transfer Charges						
1201. Government recording charges				(from GFE #7)	\$79.00	
1202. Deed \$33.00 ; Mortgage \$46.00 ; Release \$0.00				to Clerk of the Court		
1203. Transfer taxes				(from GFE #8)	\$1,200.00	
1204. City/County tax/stamps	Deed \$166.67 ; Mortgage \$133.33			to Clerk of the Court		
1205. State tax/stamps	Deed \$500.00 ; Mortgage \$400.00			to Clerk of the Court		
1206. Grantor's Tax	to	Clerk of the Court				\$200.00
1300. Additional Settlement Charges						
1301. Required services you can shop for				(from GFE #6)		
1302. Survey Fee	to	Surveyor			\$250.00	
1303. Pest Inspection	to	Termite and Pest Company				\$45.00
1304. Verify/Record Release Fee	to	RGS Title, LLC				\$31.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					\$8,418.60	\$7,920.50

real estate taxes and homeowner assessments. The buyer is credited for the period from the last payment due date through the date of settlement.

SETTLEMENT CHARGES

Total Sales/Broker's Commission

703. Commission Paid at Settlement—

Commission due the broker, minus any deposit the broker is holding. Lines 506 and 703 will equal the total commission due from the seller.

Items Payable in Connection With Loan

801. Loan Origination Fee—This fee, a percentage of the amount of the new loan, compensates the lender for the expense of processing the loan.

802. Loan Discount—These are the “points” charged by the lender to increase its yield on a loan with a below market interest rate. One point is equal to one percent of the loan amount. The number of points will vary according to market conditions. The responsibilities of buyer and seller for paying the points should be stipulated in the sales contract.

803–804. Appraisal Fee and Credit Report—These are charged to the buyer and are usually paid when the buyer applies for the loan.

805. Lender's Inspection Fee—This charge applies when a lender must re-inspect the property after repairs have been made. The seller typically pays this fee.

806. Mortgage Insurance Application Fee—No longer a customary charge.

807. Assumption Fee—On assumptions or wrap loans, the lender usually assesses a fee to the buyer for processing the paperwork necessary to transfer the existing loan to the new buyer.

808. VA Funding Fee—A loan guarantee fee charge by the Veterans Administration to the veteran buyer. This fee is typically financed with the loan.

Items Required By Lender to Be Paid in Advance

901. Interest—“Per Diem” (per day) interest on the new loan from the date of settlement to the end of the month in which the loan closes. Keep in mind that

interest is paid in arrears. For example, if you close in September, the first payment, due November 1, includes interest owed for the month of October. The “per diem” interest would cover interest due from the date of settlement through the end of September. Lender regulations determine whether payment is due at closing or on the first day of the following month.

902. Mortgage Insurance Premium—

On an FHA loan, Buyers will be required to pay a one-time up front mortgage insurance premium in addition to the monthly mortgage insurance. This insures the lender against loss if the buyer defaults on the loan. FHA will generally allow the buyer to finance all or most of the premium. On conventional loans, most lenders require mortgage insurance when the loan amount exceeds 80% of the purchase price. Typically, mortgage insurance is paid on a monthly basis.

903. Hazard Insurance Premium—The hazard (homeowner's) insurance premium, if not already paid, is collected at settlement. The buyer should contact the lender for specific requirements concerning policy coverage prior to settlement.

Reserves Deposited With Lender

1001–1008. Insurance, Taxes, Assessments—Funds to cover these items are collected in advance from the buyer and held by the lender in an account to pay future obligations as they become due. This is referred to as an escrow. The amounts collected at settlement depend on the number of monthly payments to be made between settlement and the date each charge is due. There is a maximum two-month cushion of taxes and insurance that a lender may require. An initial analysis of the escrow is made by the lender to verify that sufficient funds have been collected for projected payments throughout the first year of the loan and to further verify that an excess beyond the allowable two month cushion would not occur. Any additional adjustment made to the escrow account would be called an “aggregate adjustment”.

Title Charges

1101. Settlement or Closing Fee—A charge for processing necessary paperwork and/or conducting the settlement.

1102–1103. Abstract or Title Search and Title Examination—This includes the fee for performing the necessary research of the land records in the jurisdiction where the property is located, in order to establish the seller's right to convey the property to the buyer. A thorough title examination is performed to determine if the seller has clear and marketable title to the property. The examination also discloses any matters of record that could adversely affect the buyer, the lender, or others with an interest in the property. Examples of these problems include unpaid mortgages, judgments, tax liens, bankruptcy, or a right-of-way that could limit the buyer's use and enjoyment of the real estate.

1104. Title Insurance Binder—A fee for issuing title insurance commitments protecting both the lender and the buyer.

1105. Document Preparation—The title company or attorney's fee for preparation of the Deed, Deed of Trust or Mortgage, and other related documents.

1106. Notary Fees—Fee for notarization of documents.

1107. Attorney's Fees—A fee charged for services provided for preparation of additional documents required at closing, such as a power of attorney, subordination agreement, etc.

1108. Title Insurance—This is a one-time premium, paid at settlement, protecting the buyer and the lender against other claims of ownership as a result of forgeries, recording errors, or other title problems. A policy insuring a corporate lender is required; a second policy protecting the buyer's equity is optional but highly recommended. If a competing claim to title is found to be valid, the title underwriter guarantees against loss to the extent of the purchase price of the property if an owner's policy is purchased.

1112. Judgment Report—A charge to the buyer for obtaining reports from court records of any existing judgments or pending actions against any current or previous owner of the property.

1113. Procurement of Release of Mortgage—A charge to the seller for obtaining mortgage payoff figures and the release of mortgage from the lender. Any cost incurred in transmitting the payoff to the lender is normally included.

Government Recording and Transfer Charges

1201. Recording Fees—Charges levied to the buyer or seller, where appropriate, for recording documents in the land records.

1202. County Tax/Stamps—A one-time assessment imposed by the county on property transfers and/or mortgages. Typically these are known as "documentary stamps."

1203–1204. Transfer Taxes/Grantor's Tax—A one-time assessment by the state and most counties on the transfer of property. Note: The cost of items in lines 1201–1203 varies from county to county. Local custom or contract provisions will dictate whether buyer or seller will pay these charges.

1205. State Deed/Trust Recordation Fee

Additional Settlement Charges

1301. Survey—A house location drawing which shows the improvements on the lot. Among other things, this survey will disclose encroachments or violations of setback lines.

1302. Pest Inspection—A certificate issued by a licensed pest inspection company indicating that the property is free from infestation or damage by wood-boring insects. The contract will specify whether it is required and which party to the contract pays the charge.

Explanation of Page Two of Settlement Statement

The second page of the settlement statement itemizes all settlement fees assessed to the buyer and seller. Note: 'At settlement you may notice' items labeled "P.O.C." This denotes 'Paid Outside Closing' which are items that have been prepaid.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit or charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203

Good Faith Estimate	HUD-1
\$3,200.00	\$3,200.00
\$0.00	\$0.00
\$3,200.00	\$3,200.00
\$1,200.00	\$1,200.00

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Appraisal Fee	# 804
Credit report	# 805
Tax service	# 806
Flood certification	# 807

Good Faith Estimate	HUD-1
\$80.00	\$79.00
\$300.00	\$300.00
\$30.00	\$55.00
\$70.00	\$78.00
\$15.00	\$14.00

Total Increase between GFE and HUD-1 Charges	
\$495.00	\$526.00
\$31.00	or 6.26%

\$495.00	\$526.00
\$31.00	or 6.26%

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901 \$17.54/day
Homeowner's insurance	# 903
Title services and lender's title insurance	# 1101
Owner's title insurance	# 1103

Good Faith Estimate	HUD-1
\$1,500.00	\$1,279.66
\$250.00	\$192.94
\$500.00	\$560.00
\$900.00	\$1,209.00
\$900.00	\$616.00

Loan Terms

Your initial loan amount is	\$160,000.00
Your loan term is	0 years
Your initial interest rate is	5.5%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$908.46 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of 0%. The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by 0%. Over the life of the loan, your interest rate is guaranteed to never be lower than 0% or higher than 0%.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$0.00
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$0.00 The maximum it can ever rise to is \$0.00
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$0.00
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$0.00 due in 0 years on
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$303.25 that results in a total initial monthly amount owed of \$1,211.71. This includes principal, interest, any mortgage insurance and any items checked below: <input checked="" type="checkbox"/> Property taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Flood insurance <input type="checkbox"/> <input type="checkbox"/>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.



- We are the leader in our industry having settled over 300,000 residential transactions!
- Each of our offices is fully computerized with the latest technology designed specifically for our business. This insures prompt and accurate services for all our clients.
- No company in the mid-Atlantic region has received more awards for outstanding customer service than RGS TITLE LLC.
- We are able to conduct settlements in English and Spanish—see back for designated locations.
- The vast majority of our business is referred to us either by previous clientele or by Real Estate Professionals who have used our services in the past. Ask your Realtor® or friends—chances are, they'll say 'RGS.'

The RGS Guarantee:

Our commitment to quality service is paramount. Our fees are among the most competitive in our industry. If however, you find a genuine discount or coupon offered by another settlement service provider, we GUARANTEE to honor that discount whilst charging the competitors' fees.*

Our reputation for service and integrity has been earned for more than 26 years and cannot be equalled. It is no wonder we are known as "The most trusted name in Real Estate Settlements!"

Please visit our unique website at www.RGSTITLE.com or call any of our locations for fees or simply to discuss your transaction. We look forward to serving you.

The Most Trusted Name in Real Estate Settlements.

VIRGINIA OFFICES

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Alexandria, VA 22314
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(703) 519-9471 FAX

ANNANDALE*

7619 Little River Turnpike
Suite 410
Annandale VA 22003
(703) 642-6100
(703) 642-6142 FAX

ARLINGTON*

3319 Lee Highway
Arlington, VA 22207
(703) 351-0300
(703) 351-9978 FAX

ASHBURN

(703) 726-9222
(703) 726-9368 Fax

BURKE

6045-D Burke Centre Parkway
Burke, VA 22015
(703) 239-9600
(703) 239-0605 FAX

CENTREVILLE*

6101 Redwood Sq. Circle
Suite 117
Centreville, VA 20121
(703) 818-8600
(703) 803-2867 FAX

FAIR OAKS

(703) 502-3255
(703) 242-0725 FAX

FREDERICKSBURG

2015 Plank Road
Fredericksburg, VA 22401
(540) 372-4100
(540) 372-4114 FAX

GAINESVILLE

7514 Iron Bar Lane
Gainesville, VA 20155
(571) 248-8777
(571) 248-8788 FAX

LAKE RIDGE

2220 Tacketts Mill Drive
Lake Ridge, VA 22192
(703) 491-9600
(703) 492-7494 FAX

LEESBURG

109 N. King Street
Leesburg, VA 20176
(703) 777-1286
(703) 777-1625 FAX
(703) 777-2197 DATA
(703) 777-2190 DATA

LORTON

8971 Ox Road, Suite 190
Lorton, VA 22079
(703) 495-9600
(703) 493-9302 FAX

MANASSAS

7702 Donegan Drive
Manassas, VA 20109
(703) 396-8838
(703) 396-8809 FAX

MCLEAN

1355 Beverly Road, Suite 100
McLean, VA 22101
(703) 903-9600
(703) 903-9606 FAX

OAKTON

2911 Hunter Mill Road
Suite 202
Oakton, VA 22124
(703) 242-9600
(703) 242-0725 FAX

STERLING

46175 Westlake Drive
Suite 250
Sterling, VA 20165
(703) 421-3300
(703) 421-6353 FAX

RESTON*

1801 Old Reston Avenue
Suite 100
Reston, VA 20190
(703) 742-9600
(703) 742-9698 FAX

SPRINGFIELD*

7202-B Old Keene Mill Rd.
Springfield, VA 22150
(703) 451-6600
(703) 451-1181 FAX

STAFFORD

45 Doc Stone Road
Suite 103
Stafford VA 22556
(540) 288-1747
(540) 288-1797 fax

WARRENTON

(540) 341-7700
(540) 341-8574 FAX

WINCHESTER

500 West Jubal Early Dr.
Suite 100
Winchester, VA 22601
(540) 723-0662
(540) 723-0664 FAX

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