# **Northeastern Michigan Board of REALTORS®**





# **Buyer/Seller**

**Service Directory** 



A guide to our Affiliate's role in your real estate transaction

### Northeastern Michigan Board of REALTORS®

## **Home Inspectors**

Home inspectors provide pre-purchase, presale home and property inspection services. They provide a buyer or seller and real estate professional with as much information about the structural and mechanical integrity of the property under consideration for purchase or sale. This provides essential information about the home you are planning to purchase.





# **Legal Services**

Attorneys can answer questions and provide legal advice regarding your real estate transaction.



#### Lenders

Lenders provide mortgages secured by real property. Financing can be obtained from banks, mortgage brokers or credit unions. Mortgages vary with loan amount, maturity date, interest rate & method of paying off the loan. You should contact a lender first when looking for a home, to obtain a pre-approval to determine your price range.











#### Northeastern Michigan Board of REALTORS®

### Surveyors

Surveyors can play an important role in the purchase of a home. They can determine exactly where the property lines are. It is essential to make sure you are within your property lines if you are considering building or wanting to build a fence. They also can provide a Mortgage Report Survey. These let lenders know that all buildings and appurtenances are within property lines.

# May & Associates, Inc.

SURVEYORS - ENGINEERS

John P. May, P.S., P.E., CFED

President

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Cell: (989) 240-2936 West Branch, Michigan 48661

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## Title & Escrow Companies

A Title Company offers information on the status of the title to the property before you buy, and also protects against claims that might arise after you close on a piece of land. If a clear chain-of-title is found through the searching and examining process; they issue insurance in the form of an Owner's Policy to the buyer as well as a Loan Policy to the lender if one is involved. They also offer other products like Last Deed Searches, Closing and Escrow Services, 1031 Tax Deferred, Notary, Recording assistance, and also Disbursements on new Construction. Through this range of services a Title Company brings together buyers, sellers, Lenders, Real Estate Agents, and all other entities involved to a final closing where ownership is passed from one party to another.



Sky Weaver

Agency Manager Marketing Officer

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PHONE (989) 739-1471

# OGEMAW COUNTY ABSTRACT COMPANY

"Since 1902"

#### CHRISTOPHER S. MORRIS

President/Owner

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### **Affiliate Index**

#### **Home Inspectors**

Big Moose Home Inspections Tom Ruemenapp 4705 M-72 Harrisville, MI 48740

Voice: 989.724.7766 Fax: 989.724.7879

tom@bigmoosehomeinspections.com www.bigmoosehomeinspections.com

Great Lakes Inspections
Shannon Robinson
336 Orchard Street
Standish, MI 48658
Voice: 989.846.9000
Fax: 989.846.4073
srobinson0454@gmail.com
www.greatlakesinspectioncompany.com

# **Legal Services**

Freel Law
Timothy R Freel, P.C
211 Newman Street, Ste B27
PO Box 232
East Tawas, MI 48730

Voice: 989.362.4031

#### Lenders

Chemical Bank
Peter Van Oosten
700 W Houghton Ave
West Branch, MI 48661
Voice: 989.728.6709

Fax: 989.345.4476

peter.vanoosten@chemicalbankmi.com

www.chemicalbankmi.com

GreenStone Farm Credit Services

**Brian Peariso** 

3949 S Three Mile Road

Bay City, MI 48706

Voice: 989.686.5100 Cell: 989.225.1371 Fax: 989.686.6962

www.greenstonefcs.com

**Huron Community Bank** 

Rozzanne Perryman

2210 S M-76

West Branch, MI 48661

Voice: 989.362.1728 Cell: 989.387.0093 Fax: 989.343.0811

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Mercantile Bank-Hale

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#### **Surveyors**

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# Title & Escrow Companies

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