

What is a Power of Attorney?

When a seller/owner (principal) is unable to attend closing, an agent is appointed to act on his/her behalf. A Power of Attorney (POA) is a legal document that gives the designated person (typically a relative, loved one, or a court appointed guardian) the authority to manage the purchase or sale of real estate and sign legal documents at closing. **If a Power of Attorney is being used, let your Title Company know as soon as possible and please confirm that the agent has the original POA available.**

Reasons for Having a POA

- Traveling outside of the country
- Serious mental or physical disabilities
- The freedom to delegate a representative to act on your behalf
- Avoid costly family disputes

Different Types of Power of Attorney in Pennsylvania

- **LIMITED POWER OF ATTORNEY:** The agent has the authority to act on the principal's behalf for a specific purpose (i.e.: real estate transaction) in a limited amount of time specified in the POA.
- **GENERAL POWER OF ATTORNEY:** The agent is given the same power to make decisions as the principal and is authorized to sign documents, pay bills, and manage finances; however, the principal can terminate the power of attorney at any time.
- **DURABLE POWER OF ATTORNEY:** A POA that does not end when the principal becomes disabled or incapacitated.
- **SPRINGING POWER OF ATTORNEY:** A POA that only goes into effect when the principal becomes incapacitated or when some event occurs in the future.

PLEASE NOTE:


In accordance with Pennsylvania law, a POA must be signed, dated, and notarized by the principal and witnessed by two adults. If the principal is unable to write, he/she may sign by making an X or having someone sign on their behalf. The agent can not be the notary public and witnesses must be at least 18 years of age and not the agent or person signing the POA on behalf of the principal. If you have any questions about obtaining a Power of Attorney, please call or email our office.

All POA's are required to fill out and sign an Agent Affidavit. The original POA documents must be presented to the settlement company in order for us to record the documents. If this does not happen, we can not use the Power of Attorney for settlement.


1423 N. Atherton St., 2nd Floor | State College, PA 16803
P: 814.689.1741 | F: 814.690.1621

ALTOONA 919 Logan Blvd., Altoona, PA 16602
CLEARFIELD 331 E. Market St., Clearfield, PA 16830
LEWISTOWN 405 Electric Ave., Lewistown, PA 17044
MUNCY 23 South Main St., Muncy, PA 17756

client@settlementsdirect.com
settlementsdirect.com

 @USSofPA

 Universal Settlement Services
of Pennsylvania, LLC

 @USSofPA