



## Why Use Universal?

Universal makes the process of selling your property as painless as possible. We know that this can be a stressful time and that your work isn't finished after you close on your sale. To save you time and make your life a little easier, we would love it if you would consider using Universal for your next home purchase as well.

### A TEAM YOU KNOW. A TEAM YOU CAN TRUST.

Since you have already worked with us on your sale, you will already be familiar with some of our team and we will already have your contact information. Universal has also already been working closely with all third party contacts that are involved throughout the transaction. This can save a lot of time in the closing process.

We also already have your funds in escrow and know the exact process that needs to happen to accomplish your closing. Universal can help you every step of the way and are willing to work with any realtor you would like to assist in your property purchase. Our team has experience with these unique closings.

### A TRUSTED INDUSTRY LEADER

As a mostly referral-based business, we understand the importance of building trust with not only clients and realtors, but also members of the community. Because title regulations are always changing, the Universal Team adheres to the latest policies and procedures to ensure a positive client experience at the closing table.

### THE UNIVERSAL ADVANTAGE

#### Superior Customer Service

Universal is customer-focused and takes a personalized approach by working closely with clients, realtors, and lenders throughout the closing process.

#### Flexible Scheduling

We understand that not everyone is able to close during normal business hours and our team will make every effort to accommodate clients and their schedules. We have four offices but can close anywhere in Pennsylvania.

#### No "Junk" Fees

We minimize closing costs by not charging for notary services, wire transfers, courier fees, and document preparation.

## OFFICE LOCATIONS

### STATE COLLEGE

*Headquarters*

1423 N. Atherton St., 2nd Floor,  
State College, PA 16803

814.689.1741 | Fax: 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](mailto:client@settlementsdirect.com)

 [www.settlementsdirect.com](http://www.settlementsdirect.com)

## LET'S GET SOCIAL



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