

# THE BUYER'S CHECKLIST



## PRIOR TO CLOSING:

- Provide a fully executed contract of sale to the title company with the earnest money check.
- Provide a copy of the contract of sale, received by the title company, to the mortgage company making your loan.
- Call your loan officer and arrange to make formal loan application.
- Complete the Buyer Information Sheet and return to the title company within 48 hours of receipt.
- If doing inspections of the home, schedule the appointment with the inspector and seller as soon as possible. A termite inspection may be required by the lender.
- Any bills to be paid at closing must be provided to the title company prior to closing.
- Contact an insurance company to obtain homeowner's insurance. Supply information to the title company at least one week prior to closing.
- If you are getting a home warranty, please choose the provider and coverage option and relay that information to the title company at least 1 week prior to the close date.

## REQUIRED AT CLOSING: *(Bring the following items to closing.)*

- Bring with you a valid driver's license, passport, or other government-issued picture identification.
- We will require a Cashier's Check or Wire Transfer for all funds due in excess of \$1,499.00.
- The Closing Disclosure from the lender must be in the hands of the title company 24 hours prior to closing in order to meet the closing date deadline in the contract.
- Bring any document requirements that your lender has requested for closing.

## AVOID CLOSING DELAYS

- If you will not be present to sign documents at closing, and are planning to use a Power of Attorney for signature of legal documents, have it approved by the title company prior to closing. The title company must make contact with you on the day of closing to make sure you are alive and well and have not revoked the POA. Bring the POA to closing so it can be recorded.

## AFTER CLOSING:

- The Owner's Title Policy of Title Insurance and recorded Warranty Deed will be mailed to you approximately 4 to 6 weeks after closing. These documents should be stored for safe keeping.
- Make certain to file your homestead with the county appraisal district. You may file for property exemptions anytime between January 1st and April 30th.