

# BUYER'S INFORMATION ABOUT TITLE

## WHAT TO EXPECT

For your protection, we will encrypt emails that contain personal information.

### TITLE COMMITMENT

We will send you our Commitment for Title Insurance along with copies of all exceptions shown under Schedule B. Please review the documents carefully and retain a copy for your records.

### PROPERTY SURVEY

The title company will accept a pre-existing survey on a case-by-case basis. If improvements have been made to the property and are not reflected on the survey, call the title company to discuss.

### CLOSING DISCLOSURE

The lender will send the CD to you prior to your closing date. The disclosure will include loan terms, projected payments, closing and loans cost, cash needed to close and a summary of the transaction.

### FUNDS DUE AT CLOSING

You will be contacted prior to your closing date to let you know the amount that will be needed for the transaction. We will require a cashier's check or wire transfer for all funds due in excess of \$1,499.00.

### WIRE TRANSFER

Call the title company using the number below to confirm your wiring instructions by phone before transferring funds. For cybersecurity purposes, do not use phone numbers or links from an email.

### ID VERIFICATION

All parties involved in the transaction will be required to provide a valid form of identification issued by a state or federal agency with the person's picture and signature.



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**HSTX TITLE**