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**HSTX TITLE**

# BUYER'S CHECKLIST

## USE THIS AS A GUIDE FOR A SMOOTH CLOSING

### 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, receipted by the title company, to the mortgage company making your loan.
- Call your loan officer and arrange to make a formal loan application.
- 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, to avoid delays, please choose the provider and coverage option and inform the title company at least one week prior to the close date.

**For more information, contact your HSTX Title Escrow Officer or visit [hstxtitle.com](http://hstxtitle.com).**

### REQUIRED AT CLOSING

- Bring a valid driver's license, passport or other government issued picture ID.
- A cashier's check or wire transfer for all funds due in excess of \$1,499.00 is required
- The Closing Disclosure from the lender must be in the hands of the title company 24 hours prior to closing.
- Bring any document requirements that your lender has requested you to produce at the closing table.

### 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 contact you on the day of the closing to make sure you are alive and well and have not revoked the POA. Also, the title company releases the original for recording

### AFTER CLOSING

- The Owner's Title Policy of Title Insurance and recorded Warranty Deed will be mailed to you approximately 4-6 weeks after closing – store this for safe keeping.
- Make certain to file your homestead with the county appraisal district.

