

Buyer's Checklist

Prior to Closing

It is most helpful if the following information is handled upon delivery of the Contract for Sale, or shortly thereafter.

- Provide a fully executed contract of sale to the title company with the earnest money check. Make sure ALL contact information is provided and accurate (phone, email, current address or preferred mailing address).
- Mortgage broker and/or lender's information for all loans. You may need to 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 related to the closing 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.
- Notify your Escrow Officer if you will not be in town on the closing date as you will need to follow special procedures. 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 them 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. Also, the title company requires the original for recording.

Required at Closing

Please bring the following items with you to closing.

- A cashier's check or bank wire made payable to the title company is required for closing funds over \$1499.99. We do not accept money orders or cash.
- The title company must have your mortgage company's closing instructions to prepare the Closing Disclosure/Settlement Statement and cannot give you the final closing figure prior to receiving these instructions. The complete closing package 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 on the contract.



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Buyer's Checklist *continued*

Required at Closing *continued*

Please bring the following items with you to closing.

- Spouses! Even if not on the Note, the lender will most likely require their signatures on a few documents.
- Bring any document requirements that your lender has requested you to produce at the closing table

After Closing

- A copy of the recorded Warranty Deed that transferred title of the property will be sent to you via email with your Owners Title Policy approximately one month after closing.
- The Owners Title Policy of Title Insurance will be emailed to you approximately one month after closing. This document should be printed and stored for safekeeping or saved on your personal computer.
- It is the taxpayer's responsibility to be certain that the property is rendered in the current taxpayer's name for the upcoming tax year. Contact the County Appraisal District for assistance in making certain this is done.
- Make certain to file for your homestead designation with the county appraisal district. If you have questions about your homestead exemption for property tax purposes, or any other exceptions which may be available to you, you should contact your County Appraisal District. The forms necessary to apply for exemptions are available at no cost from your appraisal district. You may file for property exemptions anytime between January 1st and April 30th.
- If you received a Residential Service Contract (sometimes referred to as a "home warranty") in connection with your recent closing and wish to add additional coverage, you should contact the residential service contract company directly.

We hope these tips have been helpful to you in answering any questions you may have had. As always, please do not hesitate to contact your Closer should you have any questions.

Thank you for allowing us to be a part of this transaction



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