



## BUYER'S CHECKLIST : HELPFUL TIPS

### PRIOR TO CLOSING:

- Have your real estate agent, if any, send us the **purchase contract** as soon as possible so that we can get started.
- Obtain our wire instructions so that you can send the **earnest money deposit**.
- Provide us with the contact information for your **mortgage lender**.
- Complete a Confidential Information Statement. Provide your **marital status** and confirm the exact **spelling of the Buyer's names**, including middle names or initials.
- Have your **Power of Attorney** approved by your lender and title company prior to closing in the event that you will not be present to sign documents.
- **Inspections** - must be made within the time limits of the purchase contract
  - Schedule and complete a **general homeowner's inspection**.
  - Schedule and complete any **special inspections**, such as roof, mold.
  - Schedule and complete a **termite inspection**.
- **Homeowner's Insurance** - if you are obtaining lender financing, provide your lender with your insurance binder.
- Verify that your lender has scheduled the **appraisal** of the property.
- Schedule a **final walk-through**, the day before or morning of closing.
- If your lender requires payoffs of credit cards at closing, provide the bills and statements to the title company.

### REQUIRED AT CLOSING:

- Bring at least two forms of **government issued photo ID** to closing (driver's license, social security card, passport).

### AVOIDING CLOSING DELAYS:

- **Attendance** - all parties are required to attend closing, **including your spouse**. If a spouse is not on the loan (non-borrowing spouse) but will be on title (the deed), the spouse will be required to attend closing and sign certain documents.
- **Settlement funds** must be made in the form of a wire transfer. We will provide the amount and instructions prior to closing. Wire your down payment the day before closing.
- We will need the original **Power of Attorney** for recording with the County clerk.

### AFTER CLOSING:

- Keep your closing documents handy and in a safe place as you may need them in the future for reference purposes.
- You will receive the original recorded deed and your Owner's Policy of Title Insurance in the mail. Keep these documents with your other closing documents in a safe place.
- Switch over utilities to your name.
- Change the locks
- Visit the County's Property Appraiser's website to apply for homestead exemptions.