



## 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 to the mortgage company making your loan, which has been received by the title company.
- Call your loan officer and arrange to make formal loan application.
- If doing inspections of the home, schedule the appointment with the inspector and Seller as soon as possible. (A termite inspection is required on VA loans). Any bills to be paid at closing must be provided at least one week prior to closing.
- Contact an insurance company to obtain homeowner's insurance. Supply information to title company at least one week prior to closing.

## REQUIRED AT CLOSING:

- Driver's license or other photo identification.
- A cashier's check is required for payment of funds over \$1500.00 at the time of closing, made payable to the title company.
- Bring any required document(s) to closing that your Lender has requested you to produce at the closing table.

## AVOIDING CLOSING DELAYS:

- If you want to review your loan documents prior to the closing, please request that your mortgage company provide the documents to the title company at least three days prior to closing so copies can be provided for your review.
- If you will not be present at closing to sign documents and intend to use a Power of Attorney (POA), the following must occur:
  - The title company and your Lender must approve the POA prior to closing.
  - The original POA must be delivered to the title company before closing for recording with the county clerk's office.
  - We must make contact with you via telephone on the day of closing to be certain you are alive and well and have not revoked the POA.