



## FIRST NATIONAL TITLE INSURANCE COMPANY

### PRIOR TO CLOSING:

- Provide title company with current loan company information, so a payoff statement can be ordered from your lender. If your property is subject to dues by homeowners association, provide name and phone number of the association.
- Provide documentation of any change in marital status (divorce, marriage, death) during current ownership.
- In the event 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 the power of attorney approved by the title company prior to closing.

### REQUIRED AT CLOSING:

- Driver's license
- Social security number
- Bring extra house keys, garage door openers, warranties or operational manuals for appliances (heating, AC, stoves, etc.) to transfer to the buyer.

### AVOIDING CLOSING DELAYS:

- The lenders and title insurers require single owners who, have married during the course of ownership of the property, to have their spouse join in signing the documents at closing.
- Cancel your homeowner's insurance with your insurance agent if you are moving from the property at closing. If you are remaining at the property after closing, you should notify your agent of this change.

### AFTER CLOSING:

- Your lender will refund all monies left in your escrow account approximately 15 to 30 business days after they receive the payoff funds. The lender will mail a package containing your original promissory note marked "PAID" and other loan file documents. Retain these for future reference. They may also include a release of lien document. This document needs to be recorded with the county clerk's office to remove the lien of record.
- Your closing statement serves as a substitute form 1099 for tax purposes.