



Buyer's Checklist

PRIOR TO CLOSING:

- _____ Provide a fully executed contract to the title company with the earnest money check, payable to the title company.
- _____ Provide a copy of the contract, receipted by the title company, to the mortgage company providing your loan.
- _____ Call your loan officer to make formal loan application.
- _____ If doing inspections of the home, schedule the appointment with the inspector and seller ASAP. Any bills to be paid at closing, must be provided to the title company prior to closing.

REQUIRED AT CLOSING:

- _____ Bring a valid driver's license, passport, or other government-issued pictured identification to closing.
- _____ A cashier's check payable to the title company for payment of closing funds. The title company can accept a personal check if the closing funds are less than \$1,500.00. Funds can also be wired.
- _____ Bring any document requirements 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 closing, please notify your lender and the title company so documents can be sent in advance.
- _____ If you **will not** be present at closing and intend to use a Power of Attorney, the following must occur:
 - A. The title company and lender must approve the POA prior to closing.
 - B. The original POA must be delivered to the title company before/at closing for recording with the County Clerk's Office.

AFTER CLOSING:

- _____ The Owner's Title Policy will be mailed to you within one month of closing, along with the recorded Warranty Deed. Both documents should be kept in a safe place.
- _____ If you have not received a coupon book or payment instructions, call your lender to assist you.
- _____ File any property exemptions though the appraisal district between January 1st and April 30th. This is a free service.

CROSS TIMBERS TITLE

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