## BUYER'S CHECKLIST

Provide a fully executed contract of sale to the title company with the earnest money check.  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 formal loan applications.  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 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.  REQUIRED AT CLOSING:  Bring with you a valid driver's license, passport, or other government-issued picture identification.  Send a wire transfer for payment of funds at the time of closing. The title company must have your mortgage company's closing instructions to prepare the Settlement Statement (HUD-1) and cannot give you the find 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.  Bring any document requirements that your lender has requested you to produce at the closing table.  AVOID 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 one day 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, the following must occur:  a) The citle company must approve the POA prior to closing.  b) The original POA must be delivered to the title company before closing for recording with the County Clerk's Office.  c) We must make contact with you via telephone on the day of the closing to be certain you are alive and well and have not revoked the POA.  AFTER CLOSING:	Pr	RIOR TO CLOSING:
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It is the taxpayer's responsibility to be certain that the property is rendered in the taxpayer's name for the upcoming tax year. Contact the county appraisal district for assistance in making certain this is done.		
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