

## CLOSING CHECKLIST

Please carefully consider all of the items necessary for a smooth real estate closing. Here are some suggestions:

- Valid Texas Drivers License** - Be certain to bring your driver's license, or other acceptable Government issued Photo-ID. Identification is required by the Escrow Officer and Notary Public acknowledging your signature.
- Wire Transfer Money / Cashier's Check** - If you have been notified that you must bring money to closing, please obtain wiring instructions from us or get a Cashier's Check. Texas Regulations require "Good Funds" at Closing, before closing, disbursement, and recording can occur.
- Personal Checkbook** - We will accept a personal check for an amount up to \$1,500.00.
- Bring your Spouse** - Because Texas is a Community Property State, it is most likely that both husband and wife will be required to sign closing documents. If there is any question about this, call your Escrow Officer in advance to discuss the situation.
- Power of Attorneys** - Always be sure our closing office has the original Power of Attorney no later than when you escrow contract. We are required to contact the Principal on the day of Closing to complete an "Alive and Well" phone call. If the Principal will be in a remote area without phone access, please let your Escrow Officer know this in advance so other arrangements can be made to verify that the POA is still valid for Closing.
- Insurance Coverage** - Purchasers and Lenders should pay attention to the required insurance binders and or certificates. Please also remember Flood Insurance requirements.
- Home Warranty** - If there will be a new home warranty, please be sure to provide the invoice to your Escrow Officer prior to closing so that it can be properly charged on the Settlement Statement.
- Important Details** - Be sure to review important details to cover things from garage door openers, locks and keys, alarm systems, repairmen, regular exterminators, pool maintenance and supplies, phones, trash pickup, water, gas, and electrical service, as well as neighborhood groups and Homeowner's Associations. Also remember the Change of Address form for the U.S. Postal Service.
- Communicate** - If you have deadlines that conflict with closing, call your Escrow Officer immediately to resolve any scheduling issues.

Contact us for information about title insurance and to learn more about our company.