

# BUYER'S CHECKLIST



## PRIOR TO CLOSING:

- Provide a fully executed Contract of Sale to AbiRoad Land & Title Service 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 AbiRoad Land & Title Service.
- 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 AbiRoad Land & Title Service 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 AbiRoad Land & Title Service.
- Bring any required document(s) to closing that your Lender has requested you to produce at the closing table.

## POST CLOSING:

- If the new home will be your primary residence, you will need to apply for Homestead Tax Exemption by March 1st. You can apply online or in person at the County's Property Appraiser's Office. The list of required documents, eligibility and other available exemptions can be found on the Property Appraiser's website. If your closing is near the March 1st deadline, please contact the Property Appraiser's office promptly.
- After the closing, documents will be recorded with the County Recorder's Office. You will be mailed a copy of the recorded Deed and Owner's Policy. Please store these documents with other important records.

## 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 AbiRoad Land & Title Service 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, the following must occur:
  - AbiRoad Land & Title Service and your Lender must approve the POA prior to closing.
  - The original POA must be delivered to AbiRoad Land & Title Service 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.

Agent for



FIRST NATIONAL TITLE  
INSURANCE COMPANY