

# Buyer's Checklist



## Prior to Closing:

- Provide a fully executed Contract to Capital Title with the Earnest Money check to be receipted. The option fee check is to be delivered to the seller.
- Provide Capital Title with your contact information, your loan officers contact information, and your preferred home warranty company.
- If doing inspections of the home, schedule the appointment with the inspector and the seller as soon as possible. Any bills to be paid at closing must be provided at least one week prior to closing.

## Required at Closing:

- Driver's License or other photo identification.
- A cashiers check made payable to Capital Title or confirmation of wired funds.
- Bring any required document(s) to closing 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 your mortgage company to provide the documents to Capital Title at least three days prior to closing.
- If you will not be present at closing to sign documents and intend to use a Power of Attorney, the following must occur:
  - Capital Title and your lender must approve the POA prior to closing.
  - The original POA must be delivered to Capital Title before closing for recording with the County Clerk's office.
  - We must make contact with you via telephone on the day of closing to insure you are alive, well and have not revoked the POA.
- If you will not be present at closing and need to use a notary please let Capital Title know three days prior to closing so that arrangements can be made in a timely manner.