7 Steps To A Smooth Closing

For The Buyer

1. Homeowner's Insurance
Prior to closing, please provide us with your choice for homeowners insurance and your insurance agent's name and phone number.

2. Certified Funds
The Texas Department of Insurance requires certified funds at closing. Your closing cost must be in the form of a cashier's check, certified check or wired funds.

3. Wired Funds
If you wish to wire your closing cost from your account directly to Stewart Title's escrow account, please inform us prior to the closing, so that we may assist you in making the arrangements.

4. Identification
Don't forget to bring your driver's license or other U.S. issued form of official picture ID to closing.

5. Reviewing the Documents
If you wish to examine your loan documents prior to closing, please request that the mortgage company provide them to the title company at least one day early.

6. Termite Certificate
Don't forget to bring the termite certificate to closing, if required by lender.

7. Reimbursements
All bills for inspections, repairs or other items to be paid at closing must be provided to us prior to closing.

AVOID COMMON CLOSING DELAYS:

- If you will not be present at closing to sign documents and intend to use a power of attorney, you must provide the original power of attorney to your closing officer prior to closing for approval and recording of the document. (The lender will also need to approve the power of attorney.) On the day of closing, we will need to contact you and verify that you have not revoked the power of attorney.
- If you are unable to attend the closing and will sign the papers by overnight mail, please provide Stewart Title with the forwarding address, including ZIP code. Also, please provide us with a contact number in case we need to reach you. You will need to sign the papers in front of a notary. We will provide you with a return overnight mail packet. Please send the signed and notarized closing papers back to us the same day you receive them.

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