

7 Steps to a Smooth Closing

for Buyers



The homebuying process can feel long and complicated if you don't have the proper tools and resources. Here are seven steps to take in preparation of your closing to help ensure you have a smooth experience.

1. Avoid common closing delays

Prior to closing, provide PORT JEFFERSON ABSTRACT & TITLE CO. with your choice for homeowners insurance and your insurance agent's name and phone number.

2. Certified funds

Check to see if your state requires certified funds at closing. If so, 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 your title company's account, inform PORT JEFFERSON ABSTRACT & TITLE CO. prior to the closing, so we can assist you in making the arrangements.

4. Verify wiring instructions

Before sending any money electronically, verify all wiring instructions with your agent or PORT JEFFERSON ABSTRACT & TITLE CO. by phone. Don't rely on emails or other forms of communications.

5. Identification

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

6. Reviewing documents

If you wish to examine your loan documents prior to closing, please request that the mortgage company provide them to PORT JEFFERSON ABSTRACT & TITLE CO. at least one day early.

7. Reimbursements

All bills for inspections, repairs or other items to be paid at closing must be provided to PORT JEFFERSON ABSTRACT & TITLE CO. 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, <title company name> 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, be sure to provide <title company name> with the forwarding address, including ZIP code. Also, provide us a contact number in case we need to reach you. You will need to sign the papers in front of a notary. Some states can arrange for a mobile notary. <title company name> 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.

For more information on the closing process, contact us today.



PORT JEFFERSON ABSTRACT & TITLE CO.

111 VALE STREET
JEFFERSON, TX 75657
903.665.2583
ORDERS@PORTJA.COM
WWW.PORTJEFFERSONTITLE.COM



stewart[®]
Vetted and verified.