

BUYER'S CHECKLIST

USE THIS AS A GUIDE FOR A SMOOTH CLOSING

PRIOR TO CLOSING

- Provide a fully executed contract of sale to the title company with the earnest money check.
- Reach out to your loan officer to begin your formal loan application.
- Provide a copy of the contract of sale, receipted by the title company, to the mortgage company making your loan.
- Any bills to be paid at closing, must be provided to the title company prior to closing.
- Contact your insurance provider to set up homeowner's insurance and share the details with the title company at least one week before closing.
- If you're purchasing a home warranty, choose your provider and coverage and notify the title company no later than one week before closing to prevent delays.

For more information, contact your Ranger Title Escrow Officer or visit rangertitle.com.

CLOSING DAY

- Bring a valid government-issued photo ID, such as a driver's license or passport.
- Any amount owed over \$1,499.00 must be paid by cashier's check or wire transfer.
- The lender's Closing Disclosure must be received by the title company at least 24 hours before closing.
- Bring any additional documents your lender has requested for closing.

AVOID CLOSING DELAYS

- If you won't be attending closing and plan to use a Power of Attorney, it must be approved by the title company in advance. On closing day, the title company will contact you to confirm that you're alive, well, and that the POA has not been revoked. The original document will be released for recording after closing.

AFTER CLOSING

- The Owner's Title Policy of Title Insurance and recorded Warranty Deed will be mailed to you approximately 4-6 weeks after closing – Store this for safe keeping.
- Make certain to file your homestead with the county appraisal district.