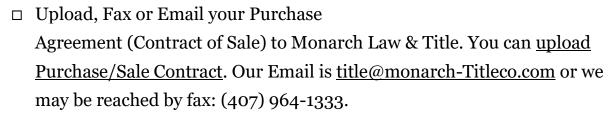
## **BUYER CLOSING CHECKLIST**



Congratulations! You're almost done with the home buying and mortgage process, but there's one last step . . . **closing**!

- ☐ Obtain a fully executed Purchase/Sales
  Contract from your Realtor.
- ☐ Arrange financing if necessary, and have your lender contact us.



- □ Contact Monarch Law & Title at (407) 377-5585. *Please let us know if there are any unusual circumstances regarding the purchase.*
- □ Make sure to use your complete legal name for title purpose.
- □ Notify Monarch Law & Title immediately if a Power of Attorney is necessary or if any parties will take title in the name of a Trust, LLC, or Corporation or if any parties will not attend the closing.
- ☐ If the property is a Condominium, please arrange for the necessary condominium association documents to be delivered to you.
- □ Order your inspections. Typically, these include the following:
  - □ Termite inspection (except condominiums)
  - ☐ Structural and Mechanical Inspection (often called "Home Inspection")
  - □ Radon Test (if desired)
  - □ Well Test (if applicable)
  - □ Septic Inspection (if applicable)

## **BUYER CLOSING CHECKLIST**



Negotiate payment of items arising from the professional property
inspections.
Obtain all applicable insurance policies (Homeowner's, Flood, Windstorm)
and provide a receipt showing that you have paid the premium, in advance,
for one full year of insurance. If the property is a Condominium, obtain a
copy of the master insurance policy from the Homeowner's Association.
If the buyer is a corporation, a limited partnership, or limited liability
company please produce a Certificate of Good Standing that is no more
than 30 days old. In the case of a Corporation, we also need certified copies
of corporate resolutions authorizing the purchase and encumbrance of the
property.
Ask your lender to include a copy of the appraisal for which you paid.
Schedule your walk-through inspection at least 24 hours prior to closing.
Review the preliminary Settlement Statement (HUD-1) from Monarch Law
& Title.

# What to Bring at Closing:

# **Buyer**

1. Confirm the driving directions to Monarch Law & Title.

Contact Monarch Law & Title to verify the schedule closing time.

- 1. Photo identification (passport, driver's license, or state-issued identification card) and another form of ID required by some lenders.
- 2. Wired funds are preferred for payment of the amount due from you, however we will accept a Certified or Cashiers Check for any settlement costs due at closing, made out to Monarch Law & Title, LLC Trust Account. If you wish to wire funds, we will provide you with wiring information prior to closing.

## **BUYER CLOSING CHECKLIST**



- 3. Bring all applicable insurance policies (Homeowner's, Flood, & Windstorm) and paid receipts showing that you have paid the premium.
- 4. Request the keys, garage door openers, & information on the alarm system, if applicable.
- 5. Request all current warrantees on home equipment and appliances from seller.
- 6. Contact all appropriate utilities to have future bills sent to you.
- 7. Review all settlement and title insurance documents with the closing agent.
- 8. Proof of purchase of insurance for fire, casualty, flood, windstorm, hurricane, etc.
- 9. <u>Contact Monarch Law & Title</u> to confirm that your wire transfer for the cash to close has been received.
- 10. Any additional documentation that Monarch Law & Title has asked you to provide