

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.
- ☐ Upload, Fax or Email your Purchase Agreement (Contract of Sale) to Monarch Law & Title. You can upload Purchase/Sale Contract. Our Email is [title@monarch-Titleco.com](mailto:title@monarch-Titleco.com) or we may be reached by fax: (407) 964-1333.
- ☐ 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)

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

### **What to Bring at Closing:**

#### **Buyer**

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

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 warranties 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. Contact Monarch Law & Title 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