

KEY CLOSING Information



HARBOR TOWN
TITLE

To Ensure A Smooth Closing Experience, Please Provide Us With The Following Information:

Sellers

- What is your marital & homestead status?
 - ! This is important and required in order to comply with community property laws, if applicable in your state.
- Are you a widow/widower? Is there a will? If yes, has the will been probated? If there is not a will, are there any heirs? Are they minors?
- Has a divorce occurred? Is it pending or final?
- What is your loan number and the contact info for your existing mortgage company?
 - ! This is important and required in order to obtain a loan payoff. It is always helpful to know when the last mortgage payment was remitted and if you intend to make any additional payments before you close.
- What is your social security number?
 - ! This is important and required in order to obtain a loan payoff and allow the title company to determine whether or not certain liens, judgments, or suits may be filed against the seller or someone with a similar name are one and the same individual.
- Is there an HOA? If so, please provide the management company's name and contact info to the title company so we can obtain a resale certificate.
 - ! This information should be provided as soon as possible as HOAs can often be difficult or slow to respond.
- What is your new forwarding address?
- How would you like to receive your seller's proceeds?
 - ! If you want a wire, please provide your bank's name, ABA number, name on the account, and your account number. If you owe money at closing, any amount over \$500.00 will need to be in the form of a certified cashier's check.
- Is there another closing contingent upon this closing?
 - Please advise the title company as soon as possible if you are not going to attend the closing. Special preparations will have to be made in advance, and we may have to apply additional costs.
 - Will someone other than you be signing the documents under a power of attorney? If so, please provide a copy of it as soon as possible as the form must be reviewed and approved prior to closing.

Buyers

- What is your lender's name and contact information?
- What is your homeowner's insurance company and contact information?
- Who would you like us to order the home warranty through?
- Will someone other than you be signing the documents under a power of attorney? If so, please provide a copy of it as soon as possible as the form must be reviewed and approved prior to closing.

What should I bring to closing?

- Government-issued photo I.D.
- Certified cashier's check or wire for any money over \$500.00
- All house keys and garage door openers to the property.
- Wiring instructions if necessary, Bank name, ABA number, name on the account, and account number.
- Any repair receipts.

PLEASE NOTE:

Wire fraud is a serious issue in the real estate industry and your safety is of the utmost importance to us. Remember that we will ALWAYS call you to verify your wiring instructions, so any other behavior should be considered suspicious. If you think your email has been compromised, please notify the appropriate parties ASAP. Our team is dedicated to your safety and we will always be in communication with all parties involved in your transaction from beginning to end.