



Tips for a Smooth Closing *Purchaser*

Below are some tips for ensuring your closing goes as smooth as possible.

- **Bring picture identification**
Everyone who signs documents (buyers or people acting on their behalf) must have identification. A driver's license or a passport is the most acceptable.
- **Bring secondary identification**
 - Social Security Card
 - Passport
 - Voter's Registration Card or Work ID
- **Bring certified or cashier's check**
No personal or money market funds can be accepted. Florida law requires we have actual funds at the closing in order to disperse funds. As a Buyer, you will probably need to bring funds to the closing. If so, have the check made out to yourself. This will help protect you in case it is lost or stolen. Any differences in amount will be collected or returned at the closing. Checks from a stockbroker or fund manager are *not acceptable*. If you are using such funds, deposit them into your bank account a *week* before your closing so you can obtain the proper funds in time. A closing agent from our office will contact you to review closing numbers.
- **Bring a copy of your homeowner's insurance and a one year paid receipt**
Almost every Buyer needs to provide proof of insurance and a paid receipt prior to the closing. Check with your lender and insurance agent regarding the specifics of the policy. In most cases the policy must cover the amount of the mortgage and also contain a mortgagee's clause. If you are purchasing a condominium, verify that the homeowner's association has arranged to provide proof of insurance (this is also a good time to check on any homeowner association fees that you will need to pay at the closing).
- **Verify the time and location of the closing**
Directions to Talon Title Services can be obtained on our website at www.talontitle.biz or by calling the office who will be conducting your closing. A closing agent from our office will contact you to verify the time and date of your closing.
- **Review lender requirements**
Lender requirements are usually well detailed on your "Mortgage Acceptance/Confirmation" letter. If you see a requirement that you have not discussed with your loan officer, do not assume that it is no longer required. Your lender may require that you bring pay stubs, verification of funds, documents from the sale of your previous home, gift letters and additional tax forms to closing.
- **Bring your spouse**
If you are buying property and are married, your spouse may have certain rights. To acknowledge or waive these rights, your spouse may need to sign certain documents. If your spouse is not planning on attending the closing, please let us know.
- **Outstanding contingencies and final walk-thru**
It is important to be certain that all contingencies to the sales contract have been met and that a final walk-thru has been scheduled.
- **Schedule moving services properly**
In almost all sales agreements, possession remains with the Seller until after the closing is over. Therefore, schedule your moving services accordingly.
- **Children are welcomed**
A purchase closing generally takes an hour. The Talon Title Services office accommodates children at the closing with toys and children's books on hand to keep them occupied while you are signing your closing documents. Some of our offices are equipped with arcade games to keep them occupied.