



Capital TitleSM
A Shaddock Company

The Largest Independent Title Company in Texas

Buyer's Checklist

PRIOR TO CLOSING:

- _____ Provide a fully executed Contract of Sale to Capital Title with the earnest money check.
- _____ Provide a copy of the Contract of Sale to the mortgage company making your loan which has been received by Capital Title.
- _____ Call your loan officer and arrange to make formal loan application.
- _____ If doing inspections of the home, schedule the appointment with the inspector and seller as soon as possible. (A termite inspection is required on VA loans). Any bills to be paid at closing must be provided at least one week prior to closing.
- _____ Contact an insurance company to obtain homeowner's insurance. Supply information to Capital Title at least one week prior to closing.

REQUIRED AT CLOSING:

- _____ Driver's license or other photo identification.
- _____ A cashier's check is required for payment of funds over \$1500.00 at the time of closing made payable to Capital Title.
- _____ Bring any required document(s) to closing that your lender has requested you to produce at the closing table.

AVOIDING CLOSING DELAYS:

- _____ If you want to review your loan documents prior to the closing, please request that your mortgage company provide the documents to Capital Title at least three day prior to closing so copies can be provided for your review.
- _____ If you will not be present at closing to sign documents and intend to use a Power of Attorney, the following must occur:
 - Capital Title and your lender must approve the POA prior to closing.
 - The original POA must be delivered to Capital Title before closing for recording with the County Clerk's office.
 - We must make contact with you via telephone on the day of closing to be certain you are alive and well and have not revoked the POA.