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## Closing Checklist

The following checklist is a guide to help ensure a successful closing.

- **Earnest Money Contract**

- Earnest money check is payable to the title company and attached to the completed contract.
- All parties have signed, initialed any changes and completed all dates.
- All names are shown completely and with correct spelling.
- Legal description is complete and correct.
- All contact information (addresses, phone numbers and emails) are complete for all parties.
- All exhibits and addendums are attached, and should include the Seller's Disclosure.

**The effective date of the contract is the trigger date to begin the entire closing process. It is important to all parties, therefore we require it to be completed prior to delivery of the contract.**

- **Items to deliver and/or provide to title company.**

- The executed earnest money contract.
- Survey - As required by the contract. If using the seller's existing survey, it must be furnished along with the T-47 Affidavit immediately after the contract is executed so that it may be reviewed and approved – according to contract provisions.
- HOA Information – Provide contact information so we may contact owners association for fees required.
- Buyer's New Lender – Lender name, contact person, email and phone numbers.
- Payoff Information – Deliver seller's existing loan number, social security number, phone number and contact person so that the title company may request the payoff.
- Martial Status – Seller's martial status from the time of acquisition of the property to the closing. If single at the time of acquisition but currently married, spouse must join in on all closing documents from the contract to the final deed.
- Termite Report – If required by lender, please deliver original report and paid invoice to the title company. This information must show on the closing statement.
- Home Warranty – Notify closer the name of the company, amount and options selected. An invoice and application must be at the closing.
- Hazard Insurance – Buyer needs to arrange for insurance coverage and have the agent contact provide proof of coverage to title company and if the lender has any requirements of coverage.
- Repairs – If the lender approves the repairs being paid at the closing, deliver original invoices to the title company. Most lenders will not allow escrow funds for repairs, nor allow a credit to the buyer for the repair allowance. All repairs are required to be completed prior to closing.
- Good Funds – Wired funds or cashiers check payable for all amounts over \$1,500 are required at closing. The total amount due should be available prior to closing based on receipt of lender closing instructions.
- Identification Documents – Valid driver's licenses, state issue I.D. and/or military I.D.'s are required by all parties signing closing documents.
- Power of Attorney – If a power of attorney is to be used at closing, the lender must review and approve it prior to closing. Your escrow officer must be able to contact the principal of the power of attorney on the day of closing. Must be the original document or copy of recorded document with recording data.