

What to Expect Throughout the Closing Process

Congratulations on your purchase!

**Now that the contract has been negotiated and signed,
All American Title will be preparing for your closing!**

- First, please complete and return the attached buyer information form. Be sure to send back copies of your driver's licenses or other photo identification. Please also provide contact information for your lender.
- Next, we will order a title and lien search to be performed on the property. As your lender is preparing to approve your loan, we will be working to clear title on the property. We will be sending you and your agent a copy of your title commitment for review. We will inform you of any problems or delays during this process.
- Closer to closing, we will be ordering your survey and/or termite inspection and will forward copies to you, your agent, and lender, and inform of any issues.
- Once we and you lender have cleared all aspects required to close, they will be sending us your loan package. Your lender will prepare the final closing disclosure and we will prepare the ALTA settlement statement with a breakdown of all costs associated with your purchase.
- Your lender will send the CD and we will send you a copy of the final settlement statement for you to review along with your final "cash to close" amount and wire instructions. Be sure to wire these funds at least one day prior to closing. Be advised that we cannot accept cashier's checks for closing funds.
- Then we will schedule a time for you to sign closing documents! On the day of closing, be sure all parties bring a valid driver's license or other photo ID. Everyone on title **MUST** sign closing documents (unless signing with a pre-approved Power of Attorney). Also, keep in mind that if the property is to be your primary residence, your spouse will be required to sign closing documents as well, even if he/she is not on the loan.
- After you have signed your documents, most lenders will require us to send over a set of documents for the lender to review to ensure that all documents were prepared and executed correctly, and then issue a "funding number". Please keep in mind that you will not be fully closed until the lender has provided funding authorization and all funds have been received.
- Now you are officially a homeowner! We will be providing you with a copy package at closing. Your Warranty Deed will be recorded in county public records and then mailed to you within two weeks. Be sure to keep this with your package and store in a safe place!