

Buyer-Required Closing Items

Before Closing:

- Make loan application. Shop around for lenders.
- After finding a property and all parties have executed the contract, provide a copy of the contract with the earnest money funds to First Western Title.
- Provide a copy of the fully executed contract with the receipted page from First Western Title to the mortgage company.
- Schedule necessary inspections and work with your agent or the seller as needed.
- Contact an insurance company to begin the process of obtaining insurance. Work closely with the lender to secure proper coverage and pertinent loss payee clause and effective date information. A copy of the dec page and the invoice should be forwarded to the lender and the title company at least 15 days prior to closing.

Required at Closing:

- Driver's license or other acceptable photo I.D. (state or federally issued) for borrower and co-borrower.
- A cashier's check or wire will be required for any funds due in the amount of \$1500 or more. Cashier's checks should be made payable to First Western Title. Please contact First Western Title for wiring instructions.

Avoid Closing Delays:

Documents may be reviewed prior to closing. A Closing Disclosure representing terms of the loan closing will be provided by the lender to each borrower at least 3 days prior to closing. Any questions should be addressed immediately to the loan officer or lender.

Other documents may be requested prior to closing for review. Please contact your lender and First Western Title immediately to obtain copies for review prior to closing.

If a buyer will not be present at the closing for any reason, please advise the lender and First Western Title at the earliest convenience so that arrangements can be made according to circumstances.

Bring any required documents or identification to closing based on the lender's request.



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