

Checklist – Buyers

- ❑ Complete loan application with lender and provide all information and documentation requested by your lender in a timely manner. Delays in providing the requested information may result in delays in processing the loan and closing.
- ❑ Schedule closing date and time through your real estate agent and/or Metropolitan Title. If any buyer will not be present at closing, please contact Metropolitan Title and your lender to discuss options, such as use of a power of attorney. Any power of attorney will need to be approved by your lender and Metropolitan Title prior to closing. We are able to arrange for the preparation of a Power of Attorney on your behalf.
- ❑ Obtain and review any Condominium Association or Homeowners' Association Disclosure Package, if applicable. There are strict statutory time limits for any objections to the documents.
- ❑ Obtain and provide a homeowner's insurance policy for the property that satisfies your lender's requirements. Please provide a copy of the policy to your lender and Metropolitan Title prior to settlement.
- ❑ Have your real estate agent schedule any necessary inspections of the property with the seller's real estate agent.
- ❑ Ensure that the appropriate party (Buyer or Seller) orders the termite inspection, if applicable. A copy of the inspection report will need to be provided to your lender and Metropolitan Title prior to settlement.
- ❑ Transfer all utilities into your name as of the closing date (or other date, as agreed by the parties). Make sure all utilities will be on for the final walk-through inspection.
- ❑ Bring the following to settlement: certified or cashier's check made payable to Metropolitan Title for the balance of any down payment and closing costs (if applicable); photo identification (some lenders require two (2) forms of identification), original power of attorney (if applicable), and your checkbook. If you prefer to wire your funds for settlement, please contact Metropolitan Title for wiring instructions (MetroTitle does NOT accept funds via ACH transfers). Bring any additional documents required by your lender to be provided at settlement (if applicable).