



Checklist for Buyers

Prior to Closing:

- ★ Provide a fully executed contract to Tiago Title.
- ★ Provide another copy to the mortgage company that has been receipted by Tiago Title.
- ★ Call the mortgage loan officer and arrange to make a loan application.
- ★ Inspections of the property must be performed during the time limits set forth on the Property Condition Addendum to the earnest money contract.

Must Haves at the Closing:

- ★ A cashier's check that meets "good funds" requirements, must be made payable to Tiago Title and is required at closing. Tiago Title must have your mortgage company's closing instructions and/or any documents that your mortgage company has requested that you produce at the closing.
- ★ Bring your valid driver's license or other government issued picture identification with you.
- ★ Ask for keys, garage door opener controls, and other security cards or access cards.

Preventing Closing Delays:

- ★ Any bills for inspections to be paid at closing must be provided to Tiago Title prior to closing. A charge paid direct can be shown on the Closing Disclosure (CD) or Settlement Statement (HUD) if Tiago Title is advised before closing that you want it shown as POC (Paid Outside of Closing.)
- ★ If you want to examine your loan documents, please request that the mortgage company provide the documents to Tiago Title at least three days early so that you may have a copy for review.
- ★ If you will not be present at the closing to sign documents and intend to use a Power of Attorney, the following must occur:
 - * Tiago Title must approve the Power of Attorney prior to closing.
 - * Your mortgage company must approve it prior to closing.
 - * The original Power of Attorney must be delivered at closing for recording with the County Clerk.
 - * We must make contact with you via telephone on the day of closing to be certain that you have not revoked the Power of Attorney.

After Closing:

- ★ You will receive from the County Clerk's Office the original recorded Warranty Deed that transferred title to the property to you. Store this document for safekeeping as you may need it in the future for reference purposes.
- ★ You will receive from Tiago Title an Owner Policy of Title Insurance. This document should also be stored for safekeeping with your other important papers. Always verify names and legal description on the policy prior to storing for safekeeping.

Dallas

5950 Sherry Lane, Suite 300
Dallas, Texas 75225
214.389.5100 (Office)
214.389.5104 (Fax)

Plano/Frisco

5600 Tennyson Pkwy., Suite 385
Plano, Texas 75024
972.473.0330 (Office)
972.473.0334 (Fax)



★You will receive instructions about making your monthly loan payments from your lender. If you do not receive the instructions in time to make your first payment, call your lender.

★ If your lender did not furnish you with a copy of your appraisal at closing, please contact them in writing or by telephone directly.

★If your property taxes are being escrowed/impounded by your mortgage company, forward any tax notices you may receive in the mail to your mortgage company so they can pay the taxes in a timely manner.

★It is the taxpayer's responsibility to be certain that the property is rendered in the taxpayer's name for the upcoming tax year. Contact the County Appraisal District for assistance in making sure this is done.

★Make certain to contact your appraisal district directly for instructions on applying for your homestead exemption.

Dallas

5950 Sherry Lane, Suite 300
Dallas, Texas 75225
214.389.5100 (Office)
214.389.5104 (Fax)

Plano/Frisco

5600 Tennyson Pkwy., Suite 385
Plano, Texas 75024
972.473.0330 (Office)
972.473.0334 (Fax)