



Home Buyers Closing Checklist

Notify your Realtor and Covenant Closing & Title Services as soon as possible, if any of the buyers will not be able to attend settlement. Most lenders require pre-approval to utilize a power of attorney.

Please complete the following several days before your settlement date:

1. Arrange to transfer utilities at your property.
2. Check with your lender to see if any additional information is needed to process your paperwork.
3. Call your Realtor to verify the time of your final walk-through and settlement.
4. Transfer sufficient funds to obtain the cashiers or certified funds required for your closing based on the amount of your Good Faith Estimate. Final figures for settlement will be available after we receive your lender's closing instructions.
5. Notify us if funds needed for settlement are coming from the sale of another property to be wired to Covenant Closing & Title Services.
6. Obtain and deliver to your lender a Homeowner's Insurance Policy and paid receipt covering the first year's premium. Direct any questions regarding these documents to your lender as we cannot close the loan until the lender's insurance requirements are satisfied. Obtain a policy to cover your personal property and liability.

Please bring the following items with you to settlement:

1. Valid picture identification (for each person required to sign)
2. Certified funds or cashier's check for the funds needed at settlement payable to "Covenant Closing & Title Services"
3. Your personal checkbook to pay any difference between your Good Faith Estimate and actual costs (limited to \$1,000). If the amount of your certified check is too high, we will refund any excess.
4. All documents required by your lender