



# CRESCENT TITLE

## Buyer's Checklist

### Prior to Closing:

- ✓ *Provide a fully executed purchase agreement to Crescent Title with the earnest money check. Make sure ALL contact information is provided and accurate (phone, email, current address or preferred mailing address).*
  - ✓ *Mortgage broker and/or lender's information for all loans. You may need to provide a copy of the purchase agreement, receipted by Crescent Title, to the mortgage company making your loan.*
  - ✓ *If doing inspections of the home, schedule the appointment with the inspector and seller as soon as possible. A termite inspection may be required by the lender.*
  - ✓ *Contact an insurance company to obtain homeowner's insurance. Supply information to Crescent Title as soon as possible.*
  - ✓ *Notify your Escrow Officer if you will not be in town on the closing date as you will need to follow special procedures. If you will not be present to sign documents at closing, and are planning to use a Power of Attorney for signature of legal documents, have them approved by us prior to closing. We must make contact with you on the day of closing to make sure you are alive and well and have not revoked the POA. Also, the title company requires the original for recording.*
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## **Required at Closing:**

- ✓ *Funds over \$2,500 required at closing will need to be “certified funds,” which come in the form of a cashier’s check, teller’s check, money order, certified personal check, or a bank wire. Please call our office in advance for wiring instructions.*
  - ✓ *A valid government issued picture I.D. such as a driver’s license or passport is required at closing.*
  - ✓ *The title company must have your mortgage company’s closing instructions to prepare the Closing Disclosure/Settlement Statement and cannot give you the final closing figure prior to receiving these instructions. The complete closing package from the lender must be in the hands of the title company 24 hours prior to closing in order to meet the closing date deadline on the contract.*
  - ✓ *Spouses! Even if not on the Note, the lender will most likely require their signatures on a few documents.*
  - ✓ *Bring any document requirements that your lender has requested you to produce at the closing table. This may include proof of Homeowner’s Insurance and a current Wood Destroying Insect or Termite Report.*
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## **Post Closing:**

- ✓ *Our in-house post closing department will email a copy of the recorded Warranty Deed (also known as the “cash sale”) that transferred title of the property to you along with your Owners Title Policy within one month after closing. These documents should be stored for safekeeping or saved on your personal computer.*

- ✓ *It is the taxpayer's responsibility to be certain that the property is rendered in the current taxpayer's name for the upcoming tax year. Contact your Parish Assessor's office for assistance in making certain this is done.*
  
- ✓ *Make certain to file for your homestead exemption with your Parish Assessor's office. If you have questions about your homestead exemption for property tax purposes, or any other exceptions which may be available to you, you should contact the Assessor's office.*
  
- ✓ *If you received a Residential Service Contract (sometimes referred to as a "home warranty") in connection with your recent closing and wish to add additional coverage, you should contact the residential service contract company directly.*