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Buyer Tips

Settling on your dream home doesn't have to be a nightmare if you're prepared, understand the process and have Security Title on your side. To help your settlement run smoothly, here are a few details you will need to know.

Tips on Buying a Home

- Provide our agent with a legible copy of your ratified contract so we can get to work on it and identify any potential problems.
- Send your new Homeowners Policy to your lender at least one week prior to settlement.
- Tell our agent immediately if a Power of Attorney will be used since this must be approved prior to settlement.
- Contact our agent if your lender requires payment of any Consumer Bills before settlement.
- Work out any repair controversies before settlement

Settlement Checklist

- Bring a picture I.D. to settlement.
- Review all settlement and title insurance documents with your realtor or attorney.
- Have estimated closing costs prepared by our agent or your realtor.
- Bring a Certified or Cashier's Check for any settlement costs due to settlement. Make this check payable to yourselves. Also bring a personal check in case the charges are more than anticipated.
- Bring proof of fire insurance and policy payment receipts.
- Be sure that the title deed is properly prepared.
- Understand the financing package that is making your home purchase possible.
- Contact all appropriate utilities to have future bills sent to you.