

# Tips on Selling a Home

- Provide our agent with the names, addresses and account numbers of all outstanding Mortgages or Home Equity Loans on the property.
- Do not make additional withdrawals from your Home Equity Loan close to settlement.
- The Termite, Septic and Well Certifications (if applicable) should be sent to the lender at least one week prior to settlement.
- Do not pay your water bill within 2 weeks of settlement.
- Contact our agent immediately if: you will need the Deed pre-signed or if a Power of Attorney will be utilized.
- In case of death of one or more sellers, a copy of the Death Certificate will be needed.
- Provide our agent with any unrecorded instruments that potentially affect the title.
- Notify your lender of your intention to pay off your FHA loan at least 30 days prior to settlement.
- If the property is subject to Ground Rent, provide our agent with the name, address and telephone number of the Ground Rent Owner.

# The Seller's Settlement Checklist

- Bring a picture I.D. to settlement.
- Review all settlement and title insurance documents with your realtor or attorney.
- Obtain a current payoff statement for all outstanding mortgages.
- Bring all current warranties on home equipment and appliances.
- Bring bills for any unpaid taxes, utilities or assessments.
- Obtain evidence of all inspection requirements as stated in the Contract of Sale.
- Provide evidence of release of any liens, judgments or mortgages that were paid prior to the closing.
- Bring your keys.