



BUYER'S CLOSING CHECKLIST

Congratulations – you are under contract for the purchase of a home! Here's a checklist to get you to the finish line:

1. Obtain a fully executed Purchase/Sale Contract from your Realtor.
2. Arrange financing and have your lender contact Cornerstone Florida Title.
3. Provide a copy of your Purchase/Sale Contract to us. You can email it to: closings@cornerstonefltitle.com or fax to: (954) 208-5135.
4. Provide us with your contact information, complete legal name of all persons who will be in title, and how title will be held.
5. If the property is a condominium or has a homeowner's association, please arrange for the association documents to be delivered to you and complete the application for approval by the association.
6. Arrange property inspections. Typically, these include the following:
 - a. Termite inspection (except condominiums)
 - b. Structural and Mechanical Inspection (often called "Home Inspection")
 - c. Radon Test (if desired)
 - d. Well Test (if applicable)
 - e. Septic Inspection (if applicable)
7. Negotiate payment of items arising from the professional property inspections.
8. Obtain all applicable insurance policies (Homeowner's, Flood, Windstorm) and provide a receipt showing that you have paid the premium, in advance for one full year of insurance (or requiring the insurance premium to be collected at closing)
9. If the property is a Condominium, obtain a copy of the master insurance policy from the Homeowner's Association.
10. If the buyer is a corporation, a limited partnership, or limited liability company, please produce a Certificate of Good Standing that is no more than 30 days old.

11. In the case of a Corporation, we also need certified copies of corporate resolutions authorizing the purchase and encumbrance of the property.
12. Ask your lender to provide you with a copy of the appraisal for which you paid.
13. Schedule your walk-through inspection at least 24 hours prior to closing.
14. Review the preliminary Settlement Statement/Closing Disclosure
15. Contact us to verify the schedule closing time.
16. What to Bring to Closing:
 - a. Photo identification (passport, driver's license, or state-issued identification card) and another form of ID required by some lenders.
 - b. Closing funds must be in the form of a wire transfer.
 - c. Bring all applicable insurance policies (Homeowner's, Flood, & Windstorm) and paid receipts showing that you have paid the premium.
17. Request the keys, garage door openers, & information on the alarm system, if applicable.
18. Request all current warranties on home equipment and appliances from seller.
19. Contact all appropriate utilities to have them switched to your name and have future bills sent to you.
20. Review all settlement and title insurance documents with the closing agent.
21. Contact Cornerstone Florida Title to confirm that your wire transfer for the cash to close has been received.