



Important Reminder Checklist

Please carefully consider all of the items necessary for a smooth real estate closing, and then **MAKE A LIST**. Here are some suggestions.

- Valid Texas Drivers License.** Be certain to bring your driver's license, or other acceptable Photo-ID. Identification is required by the Escrow Officer and Notary Public acknowledging your signature.
- Wire Transfer Money/Cashier's Check.** If you have been notified that you must bring a certain amount of money to the Closing, please obtain wiring instructions or get a Cashier's Check. Texas Regulations require "Good Funds" at Closing before Closing, Disbursement and Recording can occur.
- Personal Checkbook.** Your Escrow Officer may accept a personal check for an amount up to \$500.00. If such a necessity is foreseeable, please communicate about it in advance of Closing.
- Bring your Spouse.** Because Texas is a Community Property State, the chances are good that both wife and husband are required to sign paper. If there is any question about this, call your Escrow Officer in advance to discuss the situation.
- Insurance Coverage.** Purchasers and Lenders should pay attention to the required or desirable insurance coverage binders and/or certificates. Some times this item is overlooked. Start to comply at the time of Closing may certainly cause a delay. Please remember Flood Insurance and Home Warranties.
- Important Details.** Be sure to review important details to cover all sorts of items such as garage door openers, locks and keys, alarm systems, repairmen, regular exterminators, pool maintenance and suppliers, phones, trash pickup water, gas and electrical service, as well as neighborhood groups and Homeowner's Associations and Municipal Utility Districts. Remember the *Change of Address* form for the U.S. Postal Service.
- Communicate.** If you see items on the Commitment you do not understand or do not agree with, call your Escrow Officer or real estate professional right away. If you are on deadlines that conflict with closing, call immediately.