

Buyer's Checklist

PRIOR TO CLOSING

- ☐ Provide a fully executed Contract of Sale to WFG with the earnest money check. Make sure title also receives the receipted option fee if applicable so that we may credit you at closing.
- ☐ Provide a copy of the receipted Contract of Sale and WFG contact information to the mortgage company you have chosen to work with on your transaction.
- ☐ Call your loan officer and make sure they have all the necessary items to underwrite your loan.
- ☐ If doing inspections of the home, schedule the appointment with the inspector and seller within your option period. A termite inspection is required on VA loans (some home inspectors offer dual inspections). Any bills to be paid at closing must be provided one week prior to closing. Your Loan Officer and Real Estate Agent are great sources of knowledge in this; work with them for guidance.
- ☐ Contact your insurance company to obtain homeowner's insurance. Supply information to WFG and your mortgage company prior to closing to insure it is paid at closing and sufficient for the lender's requirements.

REQUIRED AT CLOSING

- ☐ Valid Driver's license or other state or government photo identification.
- ☐ A cashier's check (for anything over \$500) or wired funds (often called "good funds") would be required for payment of closing costs made payable to WFG. Contact our office the day of closing to verify amount.

- ☐ Bring any document(s) to closing that your lender has requested that you to provide at signing. Failure to do so may cause a delay in the funding of your purchase.

AVOID CLOSING DELAYS

- ☐ If you would like to review your loan documents prior to the closing, please request that your mortgage company provide the documents to WFG at least three days prior to closing so copies can be provided for your review. (Let us know your chosen method of delivery – email, pickup, etc.)
- ☐ If you will not be at closing to sign documents and intend to use a Power of Attorney (POA), the following must occur:
 - WFG and your lender must approve the POA prior to closing
 - The original POA must be delivered to WFG before closing so that we may record with the County Clerk's office, or you may record with the appropriate clerk and we must be provided the information.
 - We must make contact with you on the day of signing to be certain you are alive and have not revoked the POA. Please provide contact instructions and coordinate this with our office PRIOR to leaving. We will need to contact you on our office land line.