

**Prior to Closing:**

- Provide a fully executed Contract of Sale to Providence Title Company with the earnest money check
- Provide a copy of the Contract of Sale to the mortgage company making your loan which has been received by Providence Title Company.
- Call your loan officer and arrange to make the formal loan application in order to receive your Loan Estimate.
- Review, complete and return to your escrow officer, Providence Title Company's Privacy Policy and Release of Information Acknowledgement form. This form allows us to begin the process of completing your real estate transaction.
- If doing inspections of the home, schedule the appointment with the Inspector and Seller as soon as possible. (A termite inspection is required on Veteran Affairs loans). Any bills to be paid at closing must be provided at least 2-3 weeks prior to closing in order to avoid any potential delays.
- Contact an insurance company to obtain homeowner's insurance. Supply information to Providence Title Company at least 2-3 weeks prior to closing in order to avoid any potential delays.

**Required at Closing:**

- Driver's license or other government issued photo identification.
- A cashier's check is required for payment of funds over \$500.00 at the time of closing, made payable to Providence Title Company.
- Bring any required document(s) to closing that your Lender has requested you to produce at the closing table.

**Avoiding Closing Delays:**

- You will receive your Closing Disclosure 3 days prior to your settlement date. Please use this time to review your Closing Disclosure for any necessary changes that need to be made.
- If you will not be present at closing to sign documents and intend to use a Power of Attorney, the following must occur:
  - Providence Title Company and your Lender must approve the POA prior to closing.
  - The original POA must be delivered to Providence Title Company before closing for recording with the County Clerk's office.
  - We must make contact with you via telephone on the day of closing to be certain you are alive and well and have not revoked the POA.