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Buyer's Checklist:

- *Have your Real Estate Agent send us a copy of the Final Agreement of Sale to order your title.*
- *Provide us with your Mortgage Company name and direct point of contact person.*
- *Have your Home Owners Insurance agent fax or e- mail the binder information for your new home to both 1st Alliance Land Transfer and your Mortgage Company.*
- *If you are not able to attend settlement, you may use a Power of Attorney (POA) if approved in advance by 1st Alliance Land Transfer and your Mortgage Company. We would be happy to prepare and record a POA for a flat-rate fee.*
- *Confirm with 1st Alliance Land Transfer the exact spelling of all Buyers' names, including any middle names or initials.*
- *Confirm with 1st Alliance Land Transfer the exact tenancy in which the buyers would like to hold title. The buyer can hold ownership in the following three ways: Tenants in Common, Joint Tenants with Right of Survivorship and NOT as Tenants in Common or Tenants by the Entirety.*
- *The termite report should be sent to our office as soon as the work is completed. If the report reveals infestation, the lender will require treatment and any necessary repairs be completed.*
- *If a spouse is not on the loan (called a non-borrowing spouse) but requests to be on the Deed, both the Lender and 1st Alliance Land Transfer must be notified well in advance. The non-borrowing spouse must also attend closing to sign certain documents.*
- *Give yourself enough time between the final walk-through and the settlement meeting to resolve any issues discovered at the walk-through. It's important to have those issues resolved prior to closing so that your settlement can proceed smoothly.*
- *Bring a government issued photo ID to closing (such as a Driver's License or Passport). In some cases the Mortgage Lender may require you to have two forms of identification.*
- *At least three days prior to consummation of your settlement, 1st Alliance Land Transfer will provide you with the final copy of your Closing Disclosure.*
- *If you are required to provide funds at your settlement please bring a Cashier's Check with you to closing made payable to 1st Alliance Land Transfer or if you would prefer to have your funds wired, please contact us and we will provide you with our wiring instructions.*