

## Buyer's Checklist

### At Closing/Settlement:

1. Confirm the driving directions to Beaches Title Services.
2. Bring a valid Picture ID (Driver's License, Passport, etc.).
3. Review all settlement and title insurance documents with the closing agent.
4. Wired funds are preferred for payment of the amount due from you, however we will accept a Certified or Cashiers Check for any settlement costs due at closing, made out to Beaches Title Services LLC Trust Account. If you wish to wire funds, we will provide you with wiring information prior to closing.
5. Bring all applicable insurance policies (Homeowner's, Flood, & Windstorm) and paid receipts showing that you have paid the premium.
6. Request the keys, garage door openers, & information on the alarm system, if applicable.
7. Request all current warranties on home equipment and appliances from seller.
8. Contact all appropriate utilities to have future bills sent to you.

## Sellers Checklist

### Prior to Closing/Settlement:

1. Obtain a fully executed Purchase/Sales Contract.
2. Contact Beaches Title Services at (904) 493-5700. *Please let us know if there are any unusual circumstances regarding the sale.*
3. Fax or email your Purchase Agreement (Contract of Sale), copy of the previous owner's title insurance policy, and old survey to Beaches Title Services. Our fax Number is: (904) 493-5701 or these can be emailed to [jwright@beachestitle.com](mailto:jwright@beachestitle.com) and [rbond@beachestitle.com](mailto:rbond@beachestitle.com)
4. Provide our office with a statement showing the name, address, account number and social security number of all outstanding Mortgages or Home Equity Loans on the property.
5. If the property is a Condominium, please supply us with the name and address of the management agent to whom you pay your condo fees, along with your account number.
6. If the seller 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. In the case of a Corporation, we also need certified copies of corporate resolutions authorizing the sale of the property.
7. Contact our office immediately if: you will need the Deed pre-signed or if a Power of Attorney will be utilized, or if sale documents will be mailed to you for execution.
8. Provide our office with any unrecorded instruments that potentially affect the title, i.e.: leases.

## **Sellers Checklist**

### **At Closing/Settlement:**

1. Confirm the driving directions to Beaches Title.
2. Bring a valid Picture ID (Driver's License, Passport, etc.).
3. Review all settlement and title insurance documents with the closing agent.
4. Bring all current warranties on home equipment and appliances.
5. Obtain evidence of all inspection requirements as stated in the Contract of Sale.
6. Bring your keys, garage door openers, & information on the alarm system if possible.

## **Provide to Beaches Title at the beginning of process:**

1. Name, email address, and phone number of Seller's Real Estate Agent.
2. Name, email address, and phone number of Buyer's Real Estate Agent.
3. Name, email address, and phone number of Lender on new loan.
4. Seller or Buyer to provide a fully executed Purchase/Sales Contract.
5. Seller or Borrower (in refinance) to provide copy of existing Owner's Title Policy.
6. Seller or Borrower (in refinance) to provide copy old Survey.
7. Seller or borrower (if refinance) to provide written authorization for Beaches Title Services to obtain a payoff from any holder of existing liens.
8. Seller or Borrower (if refinance) to provide any documentation regarding any pending or dismissed court matters relating to the property, including divorces, judgment liens, etc.
9. Seller or Borrower (if refinance) to provide the most current homeowner's association information (if applicable).

## Provide to Title Agent prior to closing:

1. Buyer/Borrower to provide required hazard insurance policy with paid receipt or invoice.
2. Buyer/Borrower or Seller to provide any inspection reports and invoices; i.e.; gas/pest inspection.
3. Seller to provide any Home Warranty and invoice.
4. Buyer/Borrower and/or Lender to provide hazard insurance requirements.
5. Lender to provide escrow/closing instructions.
6. Buyer/Borrower or Seller to provide any Attorney's fee charged and any other charges to be paid at closing.
7. Our office will provide to Seller and Buyer an itemized list of charges and amount due at closing.

## **Provide at Closing (Bring to Closing):**

1. Seller, Buyer or Borrower to bring any funds due at closing in the form of a certified check, cashier's check, money order or wire.
2. Seller, Buyer or Borrower to bring Valid Photo I.D.
3. All parties to bring any other items that have been requested in advance.
4. See our map on the website ([insert link here](#)) to get directions.

## Real Estate Agent Closing Guide

Our mutual clients are happy when a transaction closes smoothly and quickly. Therefore, it is important to us at Beaches Title Services, to help our real estate agents and their clients achieve seamless closings. To ensure effortless transactions, real estate agents can help with the following:

- Provide a signed contract and deposit quickly, along with contact information for all parties.
- Provide buyer's lender contact information.
- Work with buyer or seller, if any services need to be ordered – home inspections, termite inspections, survey etc.
- Order Home warranty, if called for in the contract.
- Repairs completed on the property and invoices paid and/or given to Beaches Title Services.
- Verify the condition of the property at time of settlement is satisfactory to all parties.
- Property possession and moving times have been coordinated with both sides.
- Once the Closing Statement has been received from Beaches Title Services, please review it with clients.
- Selling Agent to provide keys/codes of home to new buyer.