



for a Smooth Closing

North American Title Company wants to help you have a picture-perfect closing of your new home.

As a provider of title and closing services, we are responsible for seeing that terms and conditions of the sales contract are met and lender requirements are satisfied prior to closing. North American Title also is responsible for the receipt and disbursement of all funds in accordance with the closing statement approved by all parties.

Our goal is to make your new home purchase a pleasant and satisfying experience. We have made the commitment as a company and as individual associates to help each of our customers have a successful closing transaction. Call your Escrow Officer or Escrow Assistant if you have any questions.

Please also notify your Real Estate Agent and your Lender of these requirements.

To ensure a smooth completion of your purchase, we need a few crucial items prior to your closing date.

1. To avoid a delay in your closing, please coordinate with your Lender to ensure all loan documents and closing instructions are delivered to North American Title 48 hours before your scheduled closing time.
2. North American Title will need the name and phone number of your Insurance Agent at least 10 days prior to the closing date to ensure all Lender requirements of hazard (homeowner's) insurance are satisfied.
3. You must have government-issued photo identification such as a current U.S. state driver's license or current passport in order to close. This is required of each person signing documents at the closing.
4. If you or any person required to sign documents at the closing are unable to be present for the scheduled closing, you will need to notify your Real Estate Agent at least 10 days prior to the closing date to make alternate arrangements.
5. It is required that you provide "good funds" at closing, such as a wire transfer, a cashier's check, a certified check, or if funds are less than \$1,500, a personal check made payable to North American Title Company. The remitter listed on the check must be the Buyer. Verify specific requirements with your North American Title Escrow Officer.
6. Encourage your Real Estate Agent to attend your closing. Your agent must provide a commission disbursement agreement to North American Title.
7. If your Real Estate Agent is unable to attend your closing and you have an FHA loan, your Real Estate agent must make arrangements with North American Title to sign all necessary documents to obtain funding on the loan.