

Closing Preparation

Stacking Order

Insured Closing Letter
Wiring Instructions
Final Good Faith Estimate
Settlement Service Provider List
Hazard Insurance
Truth In Lending
Initial Fees Worksheet
Complete Fee Sheet
Invoices (Credit/Final Inspection/Appraisal)
Title Work
Tax Certs
Survey

Email address for Title Company: _____

Does the seller match on the title work, sales contract, and appraisal? Yes / No
If not, we need to get the Warranty Deed or Relocation Agreement.

Is the effective date on the title policy dated within 90 days? Yes ? No
Are the policy amount and proposed insured correct? Yes / No

Does the title company name and address match on the fee sheet, ICL, & wire instructions? Yes / No

Is this a const-to-perm or new construction loan? Yes / No
o If yes, do they want to collect improved or unimproved taxes? \$_____per/year

Is the mortgagee clause correct on the insurance binder, title commitment and the ICL? Yes / No

Does the street address match on the Hazard, Appraisal, 1003, and Survey exactly?
Yes / No

Does the county match on the appraisal, title, and on the 1003? Yes / No

Does the ICL reference the borrower and property address? Yes / No

Is there a non-purchasing spouse? Yes / No NPS name _____

Are the credit documents and loan approval good through funding? (expiration date at top of approval and appraisal/credit docs in conditions section) Yes / No

The insurance binder must contain all of the 7 following items:

- o Effective date on or before the closing date within the same month.
- o Property address
- o Coverage amount – must be at least equal to the total loan amount
- o Deductible
- o Annual premium
- o Our mortgagee clause
- o Our loan number

Did you include the invoices for any fees disclosed in Block 3 of the GFE? Yes / No
(Typically includes the appraisal and credit report invoices.)

Refinances

Does the vested name on title match the FHA case # and 1003?
Yes or No

Is there a balance due on the current hazard policy?
Yes or No How much? _____

Is there more than 90 days of coverage left on the current policy?
Yes or No