

Buyer's Checklist

Prior to Closing/Settlement:

1. Obtain a fully executed Purchase/Sales Contract from your Realtor or Seller.
2. Arrange financing if necessary, and have your lender contact us.
3. Contact Beaches Title Services at (904) 493-5700. *Please let us know if there are any unusual circumstances regarding the purchase.*
4. Make sure to use your complete legal name for title purpose.
5. Fax your Purchase Agreement (Contract of Sale) to Beaches Title. Our fax Number is: (904) 493-5701 or email it to jwright@beachestitle.com and rbond@beachestitle.com .
6. Notify Beaches Title Services immediately if a Power of Attorney is necessary or if any parties will take title in the name of a Trust, LLC, or Corporation or if any parties will not attend the closing.
7. If the property is a Condominium, please arrange for the necessary condominium association documents to be delivered to you. Also, verify if there is an approval process with the association.
8. Order your inspections. Typically, these include the following:
 - Termite inspection (if applicable)
 - Structural and Mechanical Inspection (often called "Home Inspection")
 - Radon Test (if desired)
 - Well Test (if applicable)
 - Septic Inspection (if applicable)
9. Negotiate payment of items arising from the professional property inspections.
10. Obtain all applicable insurance policies (Homeowner's, Flood, Windstorm) and provide a receipt showing that you have paid the premium, in advance, for one full year of insurance. If the property is a Condominium, obtain a copy of the master insurance policy from the Homeowner's Association.
11. If the buyer 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 purchase and encumbrance of the property. For a LLC please provided an Operating Agreement.

12. Ask your lender to include a copy of the appraisal.
13. Schedule your walk-through inspection at least 24 hours prior to closing.
14. Review the preliminary Settlement Statement (HUD-1) from Beaches Title Services.
15. Contact Beaches Title Services to verify the schedule closing time.