



Your APPOINTMENT

Buyer

Below is a list of items that you will need before your appointment to sign the escrow papers:

IDENTIFICATION

There are several acceptable forms of identification, which may be used during the escrow process. These include:

- A current driver's license
- Passport
- State of California Department of Motor Vehicles ID card

One of these forms of identification must be presented at the signing of escrow in order for the signature to be notarized.

FIRE & HAZARD INSURANCE

When you are buying a single-family, detached home (and in some cases, a town home), be sure to order your insurance before the loan has been approved. Next, call your escrow officer with the insurance agent's name and number so that they can make sure the policy complies with your lender's requirements. You must have the insurance in place before the lender sends money to the title company. If you do not have an insurance agent, your real estate agent can offer some suggestions.

DEPOSITING FUNDS TO CLOSE ESCROW

In order to prevent possible delays in the escrow closing, be prepared to deposit into escrow a Cashiers or Certified check cleared through the CA Federal Reserve District 12 or 32 for the amount requested by your escrow officer. Wire instructions will be provided should you prefer to wire transfer funds into escrow.

LENDER'S REQUIREMENTS

Make sure you have satisfied your lender's requirements before coming to the Title company to sign papers.

VESTING FOR TITLE

Decide how you would like to hold title to your new home. You may wish to consult a lawyer, accountant, or other qualified professional before making this decision.