



Urban Green Realty
one habitat at a time™

BUYERS CHECKLIST

Before Closing

- Provide a fully executed Contract of Sale to Urban Green Realty with the Earnest Money check.
- Provide a copy of the Contract of Sale to the mortgage company making your loan which has been received by Urban Green Realty.
- Call your Loan Officer and make a formal loan application.
- Schedule inspections of the home with the inspector and seller as soon as possible. A termite inspection is required on all VA loans. Any bills to be paid at closing must be provided at least one week prior to scheduled closing date.
- Contact an insurance company to obtain homeowners insurance. Supply information to Urban Green Realty at least one week prior to closing.

Required at Closing

- Drivers License or other photo identification for borrower and co-borrower (if applicable).
- A cashiers check is required for payment of funds over \$1500 at the time of closing (made payable to Urban Green Realty). *You may also wire funds for closing. Contact Urban Green Realty office for wiring instructions.
- Bring any required documents to your closing that your lender has requested you provide at the closing table.

Avoid Closing Delays

- If you wish to review your loan documents prior to closing, please request that your mortgage company provide the documents to Urban Green Realty at least three business days prior to closing, so that copies can be provided for your review. If you will not be present at the closing to sign documents and intend to use a POA (Power of Attorney), the following must occur:
 - Urban Green Realty and your lender must approve the POA prior to closing.
 - The original POA must be delivered to Urban Green Realty before closing for recording with the County Clerk's office.
 - We must contact with you via telephone on the day of the closing to be certain you are alive and well and have not revoked the POA.