

# SELLER'S CHECKLIST

## **PRIOR TO CLOSING:**

- Provide Chicago Title Hesse with current loan company information so that the payoff statement can be ordered from your lender. If your property is subject to dues by homeowners association, provide the name and phone number of the association.
- Provide documentation of any changes in marital status (divorce, marriage, death) during current ownership.
- If you will not be present to sign documents at closing and are planning to use Power of Attorney for signature of legal documents, have it approved by the title company prior to closing. The title company must make contact with you on the day of closing to make sure you're alive and well and you have not revoked the POA. Also the title company releases the original for recording.

## **REQUIRED AT CLOSING - BRING THESE WITH YOU:**

- Valid drivers' license, passport or other government-issued picture identification
- Social Security Number
- House keys, garage door openers, warranties or operation manuals for appliances (heating, AC, stoves, etc.) to transfer to the buyer.

## **AVOID CLOSING DELAYS:**

- The lenders and title insurers require single owners who have been married during the course of ownership of the property to have the spouse join in signing the documents at closing.

## **AFTER CLOSING:**

- Cancel your homeowners insurance with your insurance agent if you are moving from the property after closing and funding. If you are remaining at the property after closing, you should notify your agent of this change.
- Your lender will refund all monies left in your escrow account approximately 12 to 30 business days after he receives the payoff funds. The lender will mail a package containing your original Promissory Note marked "PAID" and other loan file documents. Retain these documents for future reference. They may also include a Release of Lien document. This document must be recorded with the County Clerk's Office to remove the lien of record.
- Your closing statement serves as a Substitute From 1099 for Tax purposes.

