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WAYNE COUNTY TITLE AGENCY, INC.

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Agent Closing Checklist

Earnest Money and Purchase Agreement/Contract

- Earnest money received and Check will be issued to Wayne County Title Agency, Inc.
- Deduct from our Commission
- All parties have signed, initialed any changes and completed all dates.
- All names are shown completely and with correct spelling.
- Legal description and or property address is complete and correct.
- All contact information, addresses, phone numbers and email addresses, are complete for all parties.
- All exhibits and addendums are attached, to include the Seller's Disclosure.

The effective date of the contract is the date that begins the entire closing process. It is important to all parties that this date be completed on the contract.

Items We Need Prior to Closing

- Payoff: Mortgage(s) or Liens: Seller's existing loan number, social security number, phone number and contact person for each loan they have. We will need an authorization signed by the seller(s) in order to request any payoff statements.

- Buyer's New Lender: Lender's name, contact person and phone number and or email.

- Marital Status:
Seller's marital status from the time of acquisition of the property to the closing. If currently married, all of the sellers' spouses will be required to sign the Deed.

If a buyer is getting a loan, even if the spouse is not on the purchase agreement and even if they are not receiving title to the property, the spouse will need to be present at closing to sign their dower rights. All Buyer's and their Spouses need to be present at closing.

Seller Married

Buyers Married

- Commission: If the % is not stated on the contract, please advise. %_____.
 - Identification: All parties signing any closing documents must bring a valid government issued photo ID to closing or any signing for identification purposes.
 - Good Funds: Any funds from the Buyer or Seller will need to be in the form of Wired funds or a cashier's check payable to Wayne County Title Agency, Inc. for all amounts that are required at closing. The total amount due should be available prior to closing, but that will be based on when we receive the lenders figures, loan documents and final approval of the HUD-1 Settlement Statement. Please contact us for wiring instructions.
 - Power of Attorney:
Seller(s) No
If a power of attorney is to be used by the seller at closing, Wayne County Title Agency, Inc. must review and approve it prior to closing. We will need to have the original Power of Attorney in order to have the seller sign the Deed and other seller documents. The Power of Attorney must grant the right to convey real property or it cannot be used in the transfer of real property.

Buyer(s) No
If a power of attorney is used by the buyer at closing, Wayne County Title Agency, Inc. and the lender must review and approve it prior to closing and will require the signed original prior to closing. We can have our Attorney's office prepare the form, if necessary. The Original must be recorded in the county records.
 - Home Warranty: Notify your Closer of the options selected, the amount and the name of the company. An invoice and the application must be at closing.
 - Repairs: If the lender approves the repairs being paid at closing, deliver original invoice to your closer. Most lenders will not allow an escrow for repairs, nor allow a credit to the buyer for the repair allowance. Repairs may need to be handled prior to closing.
 - Hazard Insurance: Buyer needs to arrange for insurance coverage and have the agent contact the Lender with details of coverage and for lender requirements. The Buyer's lender will need this proof of insurance prior to scheduling the closing.
 - Homeowner's Association: Name and number for manager.
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