



Your Signing Appointment

Please refer to the following list of considerations before your signing appointment:

IDENTIFICATION

There are several acceptable forms of identification which may be used during the escrow process including:

- 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.

VESTING FOR TITLE

Before recording ownership for your new property, you will need to decide how you would like to hold title. You may wish to consult a lawyer, accountant, or other qualified professional before making this decision.

DEPOSITING FUNDS TO CLOSE ESCROW

In order to prevent possible delays in the closing of your escrow, be prepared to provide a Cashier's or Certified check cleared through the CA Federal Reserve 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

Check in with your loan officer to ensure that you have satisfied your lender's requirements before coming to the Fidelity National Title office to sign papers.

FIRE & HAZARD INSURANCE

When you are buying a single-family, detached home, and in some cases, a townhouse, be sure to order your hazard insurance policy before the loan has been approved. You will then need to contact your escrow officer to provide the insurance agent's name and contact information so that they can make sure the policy complies with your lender's requirements. You must have the insurance policy in place before the lender sends money to the title company for closing. If you do not have an insurance agent, your real estate agent may be able to refer someone for you.