

# Florida Buyer's Closing Guide

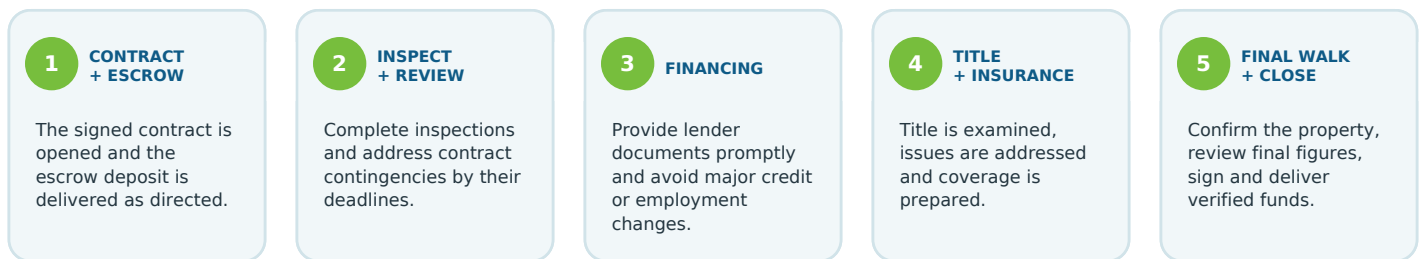
FROM SIGNED CONTRACT TO YOUR NEW KEYS



## Know what to expect before closing day

Buying a home involves more than signing documents. Your closing team coordinates escrow, title work, lender requirements and final settlement details so ownership can transfer securely.

### YOUR PATH TO CLOSING



### Common buyer cost categories

- Down payment and lender-required funds
- Loan origination, appraisal and other financing charges
- Title insurance and settlement charges, when assigned by contract or local custom
- Recording fees, prepaid interest, taxes and insurance escrows
- Inspections, surveys and other elected services

### Prepare early

- Government-issued photo identification
- Homeowner and flood insurance, when required
- Funds in the form and timing directed by the closing team
- Your preferred signing arrangement and current contact information
- Questions about title, survey, vesting or final figures before signing day

### TWO DIFFERENT TITLE INSURANCE POLICIES

A lender's policy generally protects the mortgage lender. An owner's policy protects the buyer's ownership interest against covered title risks, subject to the policy's terms, conditions and exclusions.

### WIRE-FRAUD SAFETY

Before sending funds, independently call the closing company at a known, verified number. Never trust last-minute emailed changes to wiring instructions.



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