

BUYER'S CHECKLIST

PRIOR TO CLOSING

Create your login with Qualia as soon as you receive the invitation during the open order process.	<input type="checkbox"/>
Remit your Earnest Money Deposit (EMD) to STG by the date provided for in the Contract. If wiring, please request STG's wiring Instructions and call to confirm before sending to STG.	<input type="checkbox"/>
Be sure to complete all tasks that come up in Qualia throughout the closing process. This is the most secure way to transfer information and NPI documents.	<input type="checkbox"/>
If required, coordinate with you agent in making arrangements for a pest inspection on the property	<input type="checkbox"/>
Promptly comply with lender requirements to avoid delays.	<input type="checkbox"/>
Make sure you provide Homeowner's Insurance to the Lender.	<input type="checkbox"/>

Schedule your closing!	<input type="checkbox"/>
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DAY OF CLOSING

Photo Identification is required. This can be a driver's license, state issued identification card or passport.	<input type="checkbox"/>
Receive from Lender the amount needed for you to bring to closing beyond any loan proceeds. If wiring these funds, please obtain and confirm wiring instructions with STG, then schedule the wire at least 24 hours in advance of closing.	<input type="checkbox"/>
Homeowner's Insurance – provide STG with Declaration page with paid receipt or invoice showing it will be paid at closing.	<input type="checkbox"/>
If you have a pre-approved Power of Attorney (POA), you must bring the original POA to the closing.	<input type="checkbox"/>
Complete any documents required by Lender as a condition to close.	<input type="checkbox"/>
Bring your personal checkbook to closing in the event the amount needed at closing changes from the amount given to you by the Lender.	<input type="checkbox"/>



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