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Buyer Settlement Checklist: Helpful Tips For A Better Settlement

- Have your Real Estate Agent send us a copy of the **ratified sales contract** to begin your case.
- Provide us with your **Mortgage Company** name and contact person or include with the contract.
- Fax or mail the **binder information** for your new **homeowners' (hazard) insurance policy** to both RSI Title and your Mortgage Company.
- If you are not able to attend settlement, you may use a **Power of Attorney (POA) if approved in advance by your mortgage lender**. RSI Title is happy to prepare and record a POA for a flat-rate fee.
- Confirm with RSI Title the exact spelling of all **Buyers' names**, including any middle names or initials.
- We must be notified promptly if the lender or other parties require payment of **consumer bills** at settlement, such as credit cards or repair work. Copies of the bills or invoices should be forwarded to RSI Title's office prior to settlement.
- The **termite report** should be sent to our office as soon as the work is completed. If the report reveals infestation, the lender will require treatment and any necessary repairs be completed.
- If a spouse is not on the loan (called a **non-borrowing spouse**) but requests to be on the title Deed, both the Lender and RSI Title must be notified well in advance. The non-borrowing spouse must also attend closing to sign certain documents.
- If you would like to **review documents prior to the settlement** meeting, please notify both the lender and RSI Title well in advance so that they can accommodate your request.
- Give yourself enough time between the **final walk-through** and the settlement meeting to resolve any issues discovered at the walk-through. It's important to have those issues resolved prior to closing so that your settlement can proceed smoothly.
- Bring a Government issued **photo ID** to closing (such as a Driver's License or Passport).
- At least two days prior to settlement, contact RSI Title or review with your real estate agent the exact dollar amount to bring to closing. Bring a **Cashier's Check** with you to closing made payable to **RSI Title** or have funds wired to our Escrow Account. Also, be sure to bring along a personal checkbook in the event the Cashier's check is not for the exact amount. If the Cashier's check is for too much, the difference will be refunded at closing.
- Please call RSI Title at 301-610-7777 or email support@rsititle.com with any questions or concerns.**