## **KTITLE**

## **Pre-Closing Checklist**

- 1. If obtaining a mortgage, please choose a Lender as soon as possible (most require 4-6 weeks to complete the loan process)
- 2. Have your lender order a Title Commitment from one of our offices:

KTitle Palm Beach Gardens: <a href="mailto:processingpbg@ktitle.com">processingpbg@ktitle.com</a>
KTitle Port St. Lucie: <a href="mailto:processingpsl@ktitle.com">processingpsl@ktitle.com</a>

- 3. Obtain Homeowners Insurance as required by lender (if applicable)
- 4. Prior to closing, establish accounts with:

Electric Company
Telephone Company
Water & Sewer Company
Cable Company

- 5. The final payment must be in the form of a Federal Wire Transfer payable to K Title Company LLC. Encrypted wire instructions will be provided to you. Please reference buyer's name on wire transfer.
- 6. Your closing will be held at one of K Title's offices, unless other arrangements were made.
- 7. Please allow approximately half an hour for a cash closing and one hour for a mortgage closing.
- 8. Please bring a picture ID and one other form of identification.