



Chicago Title

www.ChicagoTitleIndy.com

Congratulations!

We appreciate the opportunity to provide title and escrow services on the sale/purchase of your home. Our goal is to exceed your expectations by providing you with the highest level of service. Included in this package is some information about the closing process and a few items to help make your move successful.

We know that you have selected a great real estate professional and we look forward to working together as a team, along with the chosen mortgage lender, if applicable, to ensure that the closing process is a great experience for you! Please feel free to contact us with any questions you may have.

Thank you again for your business and we look forward to working with you!



Buyer and Seller Guide to Closing!!

A **Successful Closing** requires a coordinated effort by all parties in a timely fashion. The buyer, seller, real estate brokers, financing lender and title company all have to be vigilant at keeping on track to avoid delays when closing on a home. **You are a partner** in making the closing happen. Make sure you respond quickly and accurately to requests for information

BUYER

- Make loan application—(if applicable)
- Provide lender required documents
- Pay for appraisal
- Order inspection(s) - (if applicable)
- Secure homeowner's insurance policy
- Complete inspection response—(if applicable)

SELLER

- Provide title company with loan account numbers, social security #s and HOA contact information.
- Request Power of Attorney if needed.
- Respond promptly to request for information to clear title issues.

REAL ESTATE BROKERS

- Order title policy and schedule closing
- Follow-up with the Buyer and Seller (as appropriate) and be sure all necessary information needed is provided to the correct party.
- Complete inspection and any other responses in a timely manner. Communicate any issues.
- Provide all fee information to the title company. (Home warranty, commissions, repair invoices, etc.).
- Be sure your client is informed of date/time/location and any other last minute details.

LENDER / CHICAGO TITLE

- Communicate any needs to the buyer/seller/real estate broker(s) and follow-up as necessary to complete all documentation.
- Know closing date and work to meet CFPB requirements.
- Prepare all necessary closing documents for final closing.

CLOSING DAY

- **BUYER/SELLER** - Bring VALID government issued ID. Any funds due of \$10,000 or more must be sent via wire transfer.
- Make appropriate plans and contact the title company directly for wiring instructions.
- Double check all account numbers and send the wire the day prior to closing to ensure receipt and avoid delay.
- Please arrive promptly for your scheduled closing.



SEWFO

REASONS

WHY? FWF SZ IPN FPX O FS OFFET UUMF IDTV SBODF!

1

Protects Your Largest Investment - A home is probably the single largest investment you'll make in your life. You insure everything else that's valuable to you - your life, car, personal property, health, pet, jewelry, etc. - so why not your largest investment? For a one-time fee, owner's title insurance protects your property rights for as long as you or your heirs* own the home.

2

Reduces Your Risk - If you're buying a home, there are many hidden issues that may pop up after purchasing it. Getting an owner's title insurance policy protects you from legal title discrepancies. Don't think it will happen to you? Think again. Here are just some of the many situations that you'll be protected from if you have owner's title insurance.

Unforeseeable title claims, such as:

- **Forgery:** making a false document - For example, the seller misrepresents the identity of the person selling the property
- **Fraud:** deception to achieve unfair gain - For example, someone steals your identity and either sells your home without your knowledge or consent, or takes out a second mortgage on the property and walks away with the money.
- **Clerical error:** inconsistent paperwork and historical records: For example, an unforeseeable discrepancy in the property or fence line causes confusion in ownership rights.

Unexpected title claims, such as:

- Outstanding mortgages and judgments, or liens against the property because the seller didn't pay required taxes.
- Pending legal action against the property that could affect your ownership.
- An unknown heir of a previous owner who is claiming ownership of the property.

3

You Can't Beat the Value - Owner's title insurance is a one-time fee that's very low relative to the value it provide. It typically costs around 0.5% of a home's purchase price.

4

Covers Your Heirs - As long as you or your heirs* own your home, owner's title insurance protects your property rights.

5

Nothing Compares - Home insurance and warranties protect only the inside of the home. Getting owner's title insurance ensure your family's property rights stay protected.

6

8 in 10 Homeowners Agree - Each year, more than 80% of America's homebuyers choose to get owner's title insurance.

7

Peace of Mind - If you're buying a home, owner's title insurance lets you rest assured, with the knowledge that you won't be stuck with certain existing debts or legal problems once you've closed on your new home.

*This advertisement offers a brief description of insurance coverages, products and services and is meant for informational purposes only. Actual coverages may vary by state, company or locality. You may not be eligible for all of the insurance products, coverages or services described in this advertising. For exact terms, conditions, exclusions, and limitations, please contact your Chicago Title Insurance representative. Information from American Land Title Association. More details available at: www.homeclosing101.com



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CLOSING DAY

WHAT IS CLOSING?

Also known as “settlement” or “escrow”, closing a home sale is the legal transfer of a property from one owner to another. An insured closing can only be conducted by a title/settlement agent licensed by the Indiana State Department of Insurance. The insured closing process involves the settlement agent (i.e. title company) completing the closing statement, preparing closing documents, explaining/facilitating the execution of the financing documents (if applicable) and conveyance documents, disbursing the funds of the transaction and placing the recordable documents of record with the appropriate county recorder.

ITEMS NEEDED FOR A SUCCESSFUL CLOSING

IDENTIFICATION

You will be asked to present valid government issued picture identification for closing. Examples of official government ID include non-expired: passport, state driver’s license, or state identification card for non-drivers. If you have a question regarding acceptable identification, please contact your client care coordinator.



FUNDS DUE AT CLOSING

Funds Due \$10,000 or more: Any funds to be brought to closing over \$10,000 must be sent in form of a wire transfer pursuant to the *Good Funds Law*. Wiring instructions from Chicago Title will be provided. Before wiring any funds, **call** to confirm instructions with the title company.

Funds Due less than \$10,000: Funds may be in the form of a wire, cashier’s check, certified check payable to Chicago Title, or for funds not exceeding \$1,000 a personal check.



CLOSING TIME

Confirm the time and location of your scheduled appointment. Plan to arrive 10 minutes early so all parties can be seated and prepared for the closing to be able to start on time.





Chicago Title

WIREFRAUD

DATA
SECURITY

Protect you and your client!



TAKE WIRE FRAUD SERIOUSLY



Each day millions of dollars are being rerouted to accounts via false wire instructions. Consumers and businesses are suffering enormous losses due to cyber thieves from all over the world. Often there is no recovery or reimbursement for following false wire instructions due to hacked emails or compromised personal information.

You and your client need to be vigilant in protecting the large sums of money that transfer with a home closing transaction. Responsible measures begin with each of us educating our client as to **WHY Chicago Title chooses to add secure protocols** to protect us all.

WIRING FUNDS To CLOSING

Inform the client **not to accept** alternate wiring instructions without personally calling the Chicago Title officer at a direct phone number for confirmation.

Our company instructions are not subject to change without Chicago Title providing a clear direction for such an event. **Do not accept changes without a verbal verification.** A phone call can save you from fraud.

No third party instructions will be accepted regarding disbursements.

WIRING FUNDS FROM CLOSING

The **client is responsible for accurate wire instructions and account numbers** for money being wired from closing. It is imperative the client confirm the accuracy of the account information if money is being wired to a bank account, another title company or any other location. Chicago Title will verify the information prior to wiring funds for instructions provided in any manner other than hand delivery at closing.

WWW.CHICAGOTITLEINDY.COM

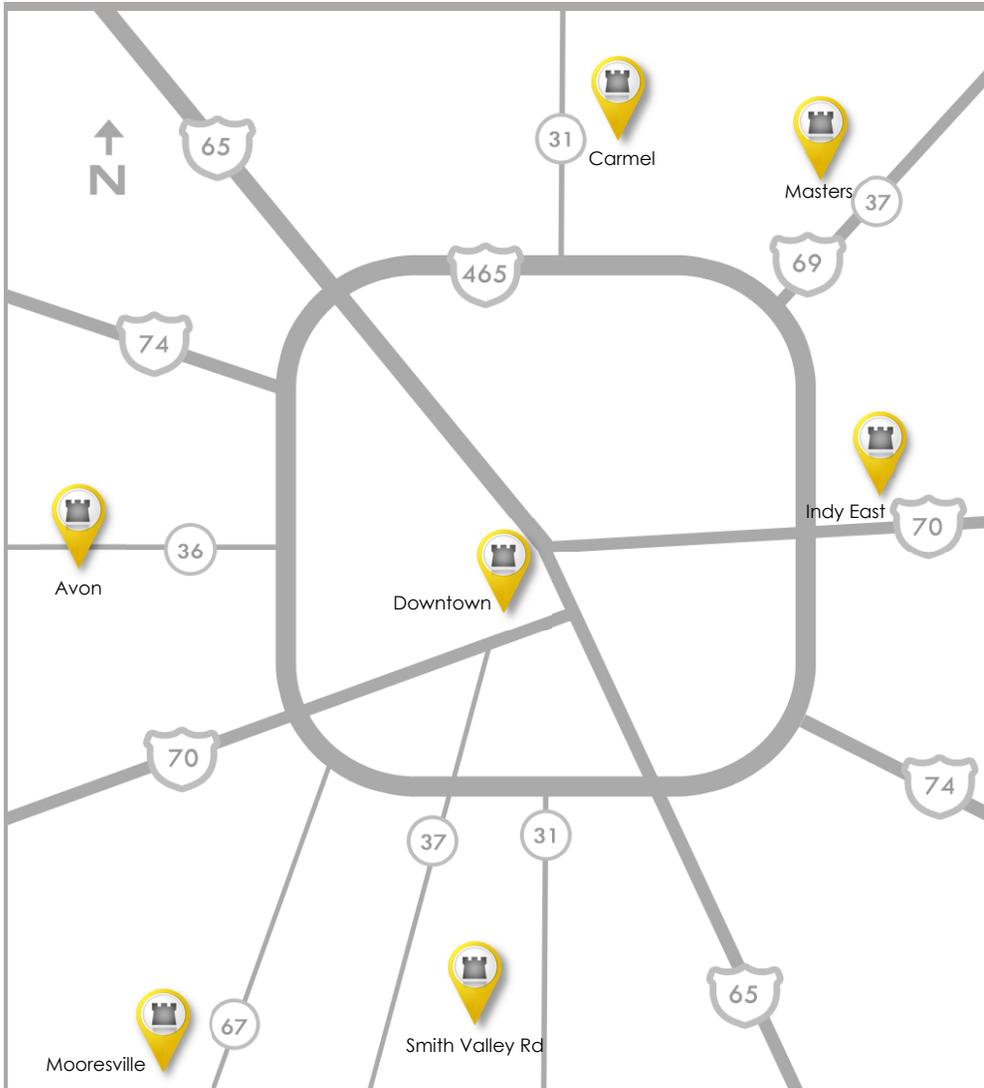


CHICAGO TITLE®

Central Indiana Locations

X ~~where you need us~~ / ~~where you need us~~!!

6 office locations ● Optional closing only location ● Mobile closings



Masters

6925 E 96th St, Ste 100
Indianapolis, IN 46250
P: 317-570-8607 F: 317-570-8609

Carmel

715 W Carmel Dr, Ste 203
Carmel, IN 46032
P: 317-814-8522 F: 317-815-3880

Avon

97 Dover St, Ste 600
Avon, IN 46123
P: 317-271-7750 F: 317-271-7856

Mooresville

134 Meadow Lakes Dr
Mooresville, IN 46158
P: 317-831-4340 F: 317-831-5822

Smith Valley

1642 W Smith Valley Rd, Ste B
Greenwood, IN 46142
P: 317-888-9797 F: 317-888-6045

Downtown (Commercial Dept)

Capital Center Building
201 N Illinois St, Ste 925
Indianapolis, IN 46204

Please contact your Business Consultant to schedule a closing at this location.

Indy East (closing room only)

P30 Building
3039 N Post Rd
Indianapolis, IN 46226

Please contact your Business Consultant to schedule a closing at this location.

Contact your Business Consultant if you have questions about mobile closings or additional closing rooms that are available.

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Service. Strength. Integrity. Technology.

Chicago Title (FNF)* is the industry leader when measuring financial strength. Our reserve for claim losses of \$1.4 billion is greater than any other title insurance competitor. Additionally, Chicago Title (FNF) has a highly liquid investment portfolio of \$4.7 billion. Our earnings power provides another advantage. Chicago Title simply provides an unrivaled level of security and protection.

Community Service Guide

Community and Closing Information



Seller Name(s) _____

Contact Info _____

Buyer Name(s) _____

Contact Info _____

Sign and lockbox removal/key disposition _____

Possession date & time _____ Utility transfer date _____

Arrangements for keys/openers _____

How many garage door openers _____ Key pad code _____

Alarm company and contact (if appl) _____

Alarm code _____ Alarm remotes _____

Trash pick-up day _____ A required provided trash bin? _____

HOA contact _____ Pool key/access _____

Lawn maintenance/mowing (if appl) _____

Irrigation service (if appl) _____

Notes: _____

Utilities

- Water/Sewer Utilities
- Bargersville Utilities 317-422-5115
..... www.townofbargersville.org
 - Brownsburg Water Company 317-852-1102
..... www.brownsburg.org
 - Brown County Water Utility 812-988-6611
..... www.browncountywater.com
 - City of Carmel Water/Sewer 317-571-2442
..... www.carmelutilities.com
 - Citizens Energy Group 317-924-3311
..... www.citizensenergygroup.com
 - City of Lawrence 317-542-0511
..... www.cityoflawrence.org
 - Danville Water Company 317-745-4180
..... www.danvilleindiana.org
 - Fishers Wastewater 317-595-3160
..... www.fishers.in.us
 - Greenwood Sanitation 317-888-1254
..... www.greenwood.in.gov
 - Hamilton SE Utility 317-577-2300
..... www.hseutilities.com
 - Indiana American Water 800-492-8373
..... www.amwater.com
 - Noblesville Sewer Department 317-776-6353
..... www.cityofnoblesville.org
 - Plainfield Water Company 317-839-3490
..... www.townofplainfield.com
 - West Central Conservancy District 317-272-2980
..... www.wccdin.org
 - Westfield Water/Sewer 317-804-3150
..... www.westfield.in.gov
 - Zionsville Water Department 317-924-3311
..... www.zionsville-in.gov

- Electric/Gas Utilities
- AES Indiana 317-261-8222
..... www.aesindiana.com
 - Boone County REMC 800-897-7362
..... www.bremc.com
 - CenterPoint Energy 800-227-1376
..... www.centerpointenergy.com
 - Citizens Energy Group 317-924-3311
..... www.citizensenergygroup.com
 - Duke Energy 800-521-2232
..... www.duke-energy.com
 - Hendricks Power Cooperative 317-745-5473
..... www.hendrickspower.com
 - Johnson County REMC 317-736-6174
..... www.jcremc.com
 - NineStar Connect 317-326-3131
..... www.ninestarconnect.com
 - RushShelby Energy 765-544-2600
..... www.rse.coop
 - South Central Indiana REMC 765-342-3344
..... www.sciremc.com

- Trash Services
- Best Way Disposal 800-354-1830
..... www.bestway-disposal.com
 - Marion Cty-Dept of Public Works 317-327-4000
..... www.indy.gov/activity/solid-waste-districts
 - Republic Services of Indiana 317-917-7300
..... www.republicservices.com
 - Rumpke 800-828-8171
..... www.rumpke.com
 - Waste Management 866-909-4458
..... www.wm.com
- US Postal Service
- www.usps.com 800-275-8777
- Indiana Bureau of Motor Vehicles
- www.in.gov/bmv 888-692-6841
- Call Before You Dig (Utility Locator)
- www.indiana811.org 811

Public Schools by County and District

BOONE		HENDRICKS		MARION (CONTINUED)	
Lebanon Community.....	765-482-0380 www.leb.k12.in.us	Avon Community.....	317-544-6000 www.avon-schools.org	Lawrence Township MSD.....	317-423-8200 www.ltschools.org
Sheridan Community Schools.....	317-758-4172 www.scs.k12.in.us	Brownsburg Community.....	317-852-5726 www.brownsburg.k12.in.us	Perry Township Schools.....	317-789-3700 www.perryschools.org
Western Boone Community.....	765-482-6333 www.weboschools.org	Danville Community.....	317-745-2212 www.danville.k12.in.us	Pike Township MSD.....	317-293-0393 www.pike.k12.in.us
Zionsville Community Schools.....	317-873-2858 www.zcs.k12.in.us	Mill Creek Community.....	317-539-9200 www.mccsc.k12.in.us	Speedway Schools.....	317-244-0236 www.speedwayschools.org
BROWN		North West Hendricks.....	317-994-4100 www.hendricks.k12.in.us	Warren Township MSD.....	317-869-4300 www.warren.k12.in.us
Brown County Schools.....	812-988-6601 www.browncountyschools.com	Plainfield Community.....	317-839-2578 www.plainfield.k12.in.us	Washington Township Schools.....	317-845-9400 www.msdt.k12.in.us
HANCOCK		JOHNSON		Wayne Township MSD.....	317-988-8600 www.wayne.k12.in.us
Eastern Hancock Community.....	317-936-5444 www.easternhancock.org	Center Grove Community.....	317-881-9326 www.centergrove.k12.in.us	MORGAN	
Greenfield Central Community.....	317-462-4434 www.gcsc.k12.in.us	Clark Pleasant Community.....	317-535-7579 www.cpcsc.k12.in.us	Eminence Community.....	765-528-2101 www.eminence.k12.in.us
Mount Vernon Community.....	317-485-3100 www.mvsc.k12.in.us	Edinburgh Community.....	812-526-2681 www.ecsc.k12.in.us	Martinsville MSD.....	765-342-6641 www.msdfmartinsville.org
Southern Hancock Cty (New Palestine) ...	317-861-4463 www.newpal.k12.in.us	Franklin Community.....	317-346-8700 www.franklinschools.org	Mooresville Schools.....	317-831-0950 www.mooresvilleschools.org
HAMILTON		Greenwood Community.....	317-889-4060 www.gws.k12.in.us	Monroe-Gregg School District.....	317-996-3720 www.m-gsd.org
Carmel Clay.....	317-844-9961 www.ccs.k12.in.us	Nineveh-Hensley-Jackson (Indian Creek) ..	317-878-2100 www.indiancreekschools.com	Nineveh-Hensley-Jackson (Indian Creek) ..	317-878-2100 www.indiancreekschools.com
Hamilton Heights.....	317-984-3538 www.hhschuskies.org	MARION		SHELBY	
Hamilton Southeastern.....	317-594-4100 www.hseschools.org	Beech Grove City Schools.....	317-788-4481 www.bgcs.k12.in.us	Northwestern Consolidated.....	317-835-7461 www.nwshelbyschools.org
Noblesville.....	317-773-3171 www.noblesvilleschools.org	Decatur Township MSD.....	317-856-5265 www.msddecatur.k12.in.us	Shelbyville Central Schools.....	317-392-2505 www.shelbycs.org
Sheridan Community Schools.....	317-758-4172 www.scs.k12.in.us	Franklin Township Community.....	317-862-2411 www.ftcsc.k12.in.us	Shelby Eastern Schools.....	765-544-2246 www.shelbyeastern.org
Westfield Washington.....	317-867-8000 www.wws.k12.in.us	Indianapolis Public Schools.....	317-226-4000 www.myips.org	Southwestern Consolidated.....	317-729-5746 www.swselby.k12.in.us

County Offices

BOONE		HAMILTON		MARION COUNTY	
www.boonecounty.in.gov		www.hamiltoncounty.in.gov		www.indy.gov	
Assessor.....	765-482-0140	Assessor.....	317-776-9617	Assessor.....	317-327-4907
Auditor.....	765-482-2940	Auditor.....	317-776-8400	Auditor.....	317-327-4646
Recorder.....	765-482-3070	Recorder.....	317-776-9618	Recorder.....	317-327-4020
Treasurer.....	765-482-2880	Treasurer.....	317-776-9620	Treasurer.....	317-327-4444
BROWN		HENDRICKS		MORGAN	
www.browncounty-in.gov		www.co.hendricks.in.us		www.morgancounty.in.gov	
Assessor.....	812-988-5466	Assessor.....	317-745-9207	Assessor.....	765-342-1065
Auditor.....	812-988-5485	Auditor.....	317-745-9300	Auditor.....	765-342-1001
Recorder.....	812-988-5462	Recorder.....	317-745-9224	Recorder.....	765-342-1077
Treasurer.....	812-988-5458	Treasurer.....	317-745-9220	Treasurer.....	765-342-1048
HANCOCK		JOHNSON		SHELBY	
www.hancockcoingov.org		www.co.johnson.in.us		www.co.shelby.in.us	
Assessor.....	317-477-1102	Assessor.....	317-346-4701	Assessor.....	317-392-6305
Auditor.....	317-477-1105	Auditor.....	317-346-4310	Auditor.....	317-392-6310
Recorder.....	317-477-1142	Recorder.....	317-346-4385	Recorder.....	317-392-6370
Treasurer.....		Treasurer.....	317-346-4330	Treasurer.....	317-392-6375

