

HOMEBUYER

Handbook

Cash Buyer Edition

Your Step-by-Step Guide to a Smooth Closing



Comprehensive Closing Services, LLC

Your #getitdone

Settlement & Closing Company

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INTRODUCTION



Congratulations!

Thank you for choosing Comprehensive Closing Services, LLC to be part of this exciting milestone. Whether you're purchasing a home or investing in property, you're in the right place.

As your Title Company, our priority is simple: your peace of mind. We research the property's history, clear any title issues, prepare your documents, and coordinate a smooth, stress-free closing. Once your deed is recorded, you can feel confident that your property is legally yours and your investment is protected.

Because this is a cash purchase, your road to closing is typically faster and more streamlined—no loan underwriting, no lender conditions. Once the title is cleared and funds are ready, we can move quickly to schedule your closing.

We know the process can feel exciting and overwhelming all at once. Rest assured, you've partnered with a team that's experienced, attentive, and committed to making your closing as easy and stress-free as possible. We're here to guide you every step of the way.

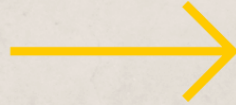


CLOSING PROCESS

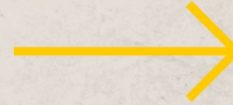
Six Steps



**Open File & Order
Search**



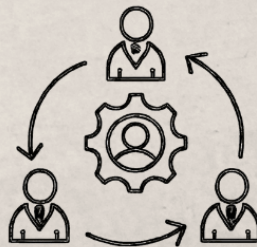
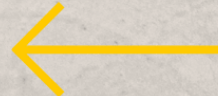
**Conduct the Title
Search**



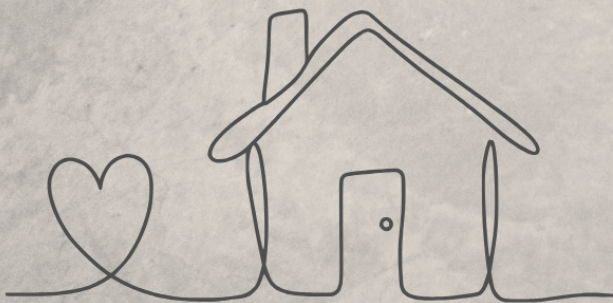
**Examine Title &
Clear Issues**



**Prepare Your
Closing
Documents**



**Coordinate the
Closing Details**



Closing Day!

PREPARING FOR CLOSING DAY

Key Reminders



Stay Accessible

Reply promptly to emails or requests from our office and your agent – it helps keep your closing on schedule.



Closing Funds

You'll receive a final settlement statement so you know the exact amount to bring.

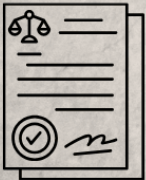
Accepted forms of payment:

- **Cashier's check** payable to *Comprehensive Closing Services, LLC*
 - **Wire transfer** – see our wire instructions and security steps
- Closing funds are due on the day of closing.



Possession / Keys

You should schedule a final walkthrough with your agent before closing. Please wait to schedule movers until we give you the green light.



Power of Attorney

If someone will sign for you using a Power of Attorney, please let us know as early as possible. The document must be reviewed and approved prior to closing, and additional requirements may apply.

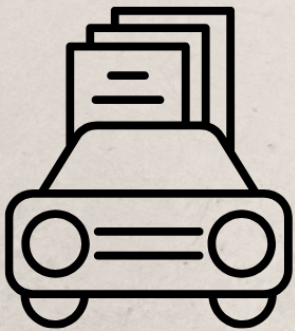


Wire fraud is a serious risk in real estate transactions. To protect you:

- You are required to complete our Wire Fraud Alert Form prior to receiving our wire instructions.
- We will never change wire instructions by email.
- Always call our office using a trusted number to confirm wiring details.
- Check with your bank early about any daily wire limits.

REMOTE CLOSINGS

Outside Notary & Mail Away Options



Using Our Mobile Notary Partner

If you are unable to attend closing in person, we partner with a national network of vetted Certified Signing Agents.

- ✓ The notary comes to you at a convenient time and location
- ✓ Your documents remain secure and are returned to our office promptly
- ✓ This helps ensure a seamless, on-time closing.

This service is a one-time fee of \$250, paid at closing, it includes the notary and courier fee.

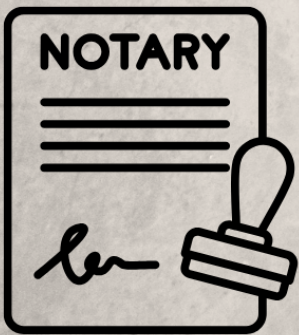
Choosing Your Own Notary

If you choose to use your own notary, it is **required** that you (or the notary) can scan and return documents to our office for review before the originals are shipped back.

Required 10 days before closing:

- ✓ Location of document signing
- ✓ Notary name, commission, contact information
- ✓ Evidence of E&O and a copy of their notary certification
- ✓ Relationship to the notary
- ✓ Two forms of photo ID for the person signing

This helps us protect you and ensure all documents are executed correctly.



WHAT WE NEED

From You

Documents

- ☐ Proof of Funds provided
- ☐ Completed Buyer Intake Form
- ☐ Valid government-issued photo ID(s)
- ☐ Entity/Trust documents
(if buying as an LLC, trust, or other entity)
- ☐ Any name change or marital status
documents, if applicable
- ☐ Power of Attorney if applicable

Action Items

- ☐ Review and sign any wire-fraud
disclosures
- ☐ If signing remotely, let us know
early
- ☐ Confirm how you will bring funds
(cashier's check or wire)
- ☐ Contact your bank, verify process
for obtaining cash to close
- ☐ Notify us if there are any conflicts
in your schedule to be aware of
- ☐ Ask ALL your questions!

CONTACTS & *Next Steps*

Your Main Contact:

Megan K. Peck, PA Licensed Title Agent

Owner

✉ megan@ComprehensiveClosingServices.com

☎ 814-900-5950 x101

Thank You!

Thank you for trusting Comprehensive Closing Services, LLC to handle your real estate transaction.

Your **Buyer Intake Form** is attached to the same email as this handbook, so please complete and return it as soon as possible. It contains important information we'll need to move your file forward.

For answers to common questions, feel free to visit our FAQ page on our website at www.ComprehensiveClosingServices.com. It's a great resource to help guide you through the process.

We'd love your feedback on this handbook and any suggestions for improvement. We're honored to be part of your homebuying journey!

Disclaimer:

This handbook is for informational purposes only and is not legal advice. Processes may vary depending on county, transaction details, or entity type. Please contact our office with any questions.