HOMEBUYER
Handbook

Financed Buyer Edition

Your Step-by-Step Guide to a Smooth Closing

Comprehensive Closing Services, LLC

Your #getitdone
Settlement & Closing Company

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Comprehensive
CLOSING SERVICES LLC

INTRODUCTION

Congratulations!

Thank you for choosing Comprehensive Closing Services, LLC to be part of this exciting milestone. 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 financed purchase, your closing process includes a few additional steps such as loan underwriting, appraisal, and lender approval. We work closely with your lender to ensure all required documents are completed and timelines are met. Once the lender issues the "Clear to Close," we'll schedule your closing and finalize the details. You can expect regular updates from both our office and your lender as we coordinate all documents needed for Closing Day.

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

CLOSING PROCESS

SixSteps

Open File & Order Search

Conduct the Title Search

Examine Title & Send to Lender

Clear Title Issues

Coordinate the Closing Details

Prepare Your Lender & Title Documents

Closing Day!

PREPARING FOR CLOSING DAY

Key Reminders

Stay Accessible

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

Closing Funds

Once the Lender gives the 'Clear to Close' we can schedule closing and get your exact amount required to close. Those funds are only accepted by either:

- **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.

Utilites

Utilites vary by municipality. In most cases, water and sewer are handled as part of the post-closing process. Gas, Electric, Internet, Television, etc. are all your responsibilty to transfer. We recommend contacting the Gas and Electric company prior to closing to avoid any disruption of service.

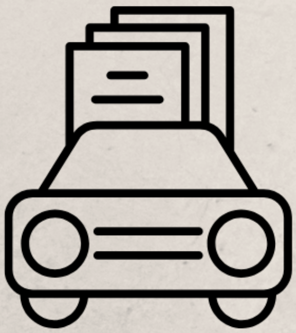
Wire fraud is a serious risk in real estate transactions. To protect you:

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

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 $300, paid at closing, it includes the notary and courier fee.

Mortgage documents must be signed following lender requirements. Some lenders do NOT allow remote notarization—please confirm with your lender before scheduling.

WHAT WE NEED *From You*

Documents

- [ ] Title Company contact to Lender
- [ ] 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

- [ ] 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
- [ ] Review your Loan Estimate and Closing Disclosure as soon as they are issued
- [ ] Review and sign any wire-fraud disclosures
- [ ] Ask ALL your questions!

Comprehensive CLOSING SERVICES LLC

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. Your lender will also send you key loan documents throughout the process. Please review and sign them quickly to avoid delays. We coordinate closely with your lender to finalize the Closing Disclosure and schedule your closing

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!