



Your Real Estate Closing Explained Simply: What Smart Buyers & Sellers Need to Know

Michelle Blain

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Congratulations! You have entered into a contract to buy your first home, investment property, or that special vacation getaway place. The closing date is set, but now what do you do? This new book is a complete and thorough explanation of the real estate closing process and escrow. (Escrow is a neutral third party that follows the instructions from buyer and seller of the property. It makes sure that the required funds are in the escrow account before the deed to the home is recorded in the buyer's name.) Written in everyday, easy-to-understand English this book will help you save time and money as well as guide you around pitfalls.

Some of the subjects covered are the contract, mortgages, your closing agent, title commitment, survey, deed, bill of sale, affidavit of title, leases, assignment of leases, assignment of contracts, estoppels letters, utility letters, payoff letter for mortgage, condo letter, right of first refusal, assessments, utility bill, certificate of insurance, closing statement, power of attorney, grantor/grantee affidavit, transfer tax declaration, zoning certificate, affidavit of heirship, death certificate, commission statement, personal information affidavit, joint tenancy affidavit, ALTA statement, photo ID, keys, termite inspection, general inspection, mortgage contingency, attorney approval contingency, lead paint disclosure, RIPTA disclosure, environmental issues, soil test, structural tests, utility readings and name changes, tax bill, Real Estate Settlement Procedures Act (RESPA), seller identification, trustees, trustee's deed, trustee's ALTA, trustee's pay proceeds letter, mortgage options, note, mortgage disclosures, title, leases, and buyer's insurance and certificate.

The book includes numerous forms and easy-to-use checklists as well as information particular to each state.

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