

# HOMEBUYER

## *Handbook*

Your Step-by-Step Guide to Closing with ITA



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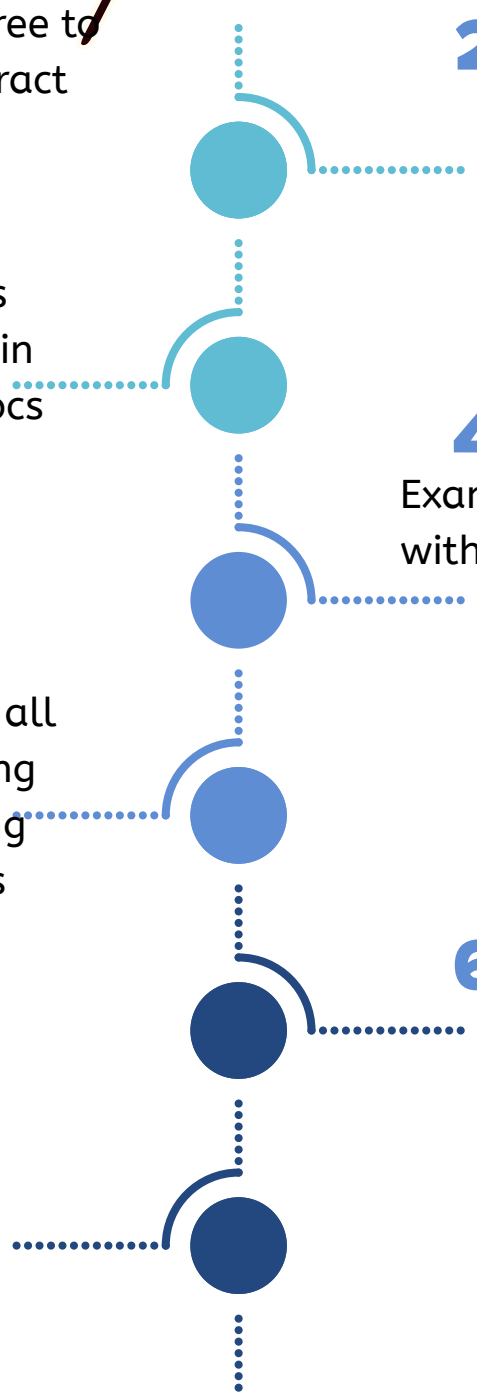
# INTRODUCTION



Congratulations on your new contract! We are very excited to be working with you and have prepared the following so you have a guide as we move towards your closing day.

# CLOSING

## *Process*

- 1 Buyer and Seller agree to terms and sign contract
  - 2 Contract and Escrow Deposit are submitted to Insured Title Agency
  - 3 Insured Title gathers personal info to begin preparing closing docs
  - 4 Title Search and Examination are completed with processor clearing any title issues
  - 5 The Closer prepares all documents for closing & schedules a closing time with all parties
  - 6 Closing funds are sent via electronic wire. ACH is not accepted
  - 7 All parties sign, purchase is funded and keys are exchanged
- 

Congratulations! You are closed.



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**BUYER CHECKLIST****Legal Name Spellings**

(How it appears on the driver's license)

**or Authorized Company signer****Contact #****Contact Email****Property Status** ☐ Primary Residence ☐ Secondary Residence ☐ Investment Property**After Closing Address****Legal Marital Status**☐ No**Date of Birth****US Citizen** ☐ Yes**Social Security Number** we will call for this**Check One** ☐ Office Signing ☐ Mobile Closing ☐ POA ☐ E-sign (cash only)**HOA approval (Y/N)****Application Submitted (Y/N)****Lender Contact Info****Survey (Y/N)****Company & Fee**





# Title Process FAQS

<b>What is a title?</b>	When you purchase a home, you are really purchasing the title to the property –which is the right to occupy and use the space. That title may be contested based upon past rights and claims asserted by others. These types of claims can cause you to lose money or even worse... lose your home.
<b>What is a title search?</b>	A title search is a detailed examination of the historical records concerning a property. These records include deeds, court records, property and name indexes, and many other documents. The purpose of the search is to verify the seller's right to transfer ownership, and to discover any claims, defects and other rights or burdens on the property.
<b>What kinds of problems can a title search reveal?</b>	A title search can show a number of title defects and liens, as well as other encumbrances and restrictions, which include (but not limited to) unpaid taxes, unsatisfied mortgages, judgments against the seller and restrictions limiting the use of the land.
<b>Are there any problems that a title search cannot reveal?</b>	Yes. There are some “hidden hazards” that even the most diligent title search may never reveal. For instance, the previous owner could have incorrectly stated his or her marital status, resulting in a possible claim by a legal spouse. Other “hidden hazards” include fraud and forgery, defective deeds, mental incompetence, confusion due to similar or identical names, clerical errors in the records and many more. These defects can arise after you've purchased your home and can jeopardize your right to ownership. “Title insurance” protects your right to ownership.
<b>What is title insurance?</b>	Title insurance is your policy of protection against loss if any of these problems – even a “hidden hazard” – results in a claim against your ownership.
<b>How does title insurance protect my investment if a claim should arise?</b>	If a claim is made against your property, title insurance will, in accordance with the terms of your policy, assure you of a legal defense – and pay all court costs and related fees. Also, if the claim proves valid, you will be reimbursed for your actual loss up to the face amount of the policy.
<b>What is a closing?</b>	Closing, which is also known as “settlement” or “escrow” is the event where the title to a property is transferred from seller to buyer. Closing is typically held in an office and involves the completion of all the necessary paperwork to finalize the agreement between buyer and seller. In addition, all financial issues are settled at closing –closing costs – and once the title is successfully transferred, the necessary documents are prepared, signed, and filed with local authorities.

# CLOSING

## Day

01

Set your closing time with your closing coordinator. Can't come to us? No problem! ITA offers mobile closings. We will have a notary meet you where ever you need.

02

Wire the funds indicated by your escrow officer to the title company per the wiring instructions provided by your closing coordinator. Always double-check wiring instructions via phone before transferring funds.

03

Bring photo ID to your closing appointment. You'll sign all necessary documents and be provided copies once signed.

04

Get your keys.  
Welcome Home.



# ALMOST MOVING IN

## Preparing for the Closing

You are on your way to your new home.

We're here to help you through the buying process to ensure a smooth closing where you know what's happening every step of the way. Along with your real estate agent, we will answer your questions and get you moving.



## Almost There

Buying a new home is an exciting milestone, and we're honored to be part of your journey. Our goal is to make the title and closing process smooth, clear, and stress-free—so you can focus on settling into your new space and making it your own. If you ever have questions along the way, our team is always here to help. Welcome home, and congratulations on this exciting new chapter! 🏡✨



# THANK

# You



Thank you for taking the time to read our Homebuyer Handbook.  
We look forward to helping you with a smooth closing.



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Welcome!  
Home!