

**LAW OFFICE OF
RUDNICK & RUDNICK, LLC
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BUYER CLOSING INFORMATION

Cash To Close

For all lender transactions, the cash to close is determined by the lender. Please bring a checkbook to all closings in the event the cash to close is low and additional funds are required.

Funds more than \$1,000.00 must be in the form of a wire transfer.

RUDNICK AND RUDNICK, LLC DOES NOT ACCEPT ACH (Automated Clearing House) TRANSFERS, DIRECT DEPOSITS, INTERNAL BANK TRANSFERS OR CASH DEPOSITS.

PLEASE CONTACT OUR OFFICE PRIOR TO WIRING ANY FUNDS FOR YOUR CLOSING. DO NOT RELY ON EMAILED WIRING INSTRUCTIONS ALONE.

Owners Hazard Insurance

All purchasers should, and in most transactions must, obtain homeowners hazard insurance. For cash-purchase transactions, the purchaser must ensure he or she has obtained or contracted to obtain hazard insurance for the purchased property.

Owner's Title Insurance

Owner's Title Insurance protects the purchaser's interest in the property. A one-time premium will be automatically offered on your settlement statement. Please feel free to contact us for more information.

Miscellaneous Information

- Please inform our office and your lender of any monetary change made to your sales contract.
- All Powers of Attorney must be approved by your lender and our office prior to closing. Please contact us if you would like us to prepare a Power of Attorney.
- All borrowers must provide identification prior to closing and ID must be a government-issued picture ID.
- Remote Lender Closings may incur an additional \$400.00 remote lender closing fee. This fee is not incurred if Purchaser chooses to obtain a lender approved Power of Attorney.