



WHAT SHOULD I BRING TO THE CLOSING?

1. Picture identification of yourself and any other names on the loan.
2. Certified funds for the balance of the down payment and the estimated closing costs payable to **Horizon Abstract Co., Inc.**
3. Hazard insurance policy and bill or paid receipt. Policy must be at least in the amount of the mortgage. The mortgagee clause must include the name and address of the lender.
4. The name, address and phone number of your insurance agent for the property.
5. All special documentation required by your lender under 'special conditions' of the mortgage commitment (i.e. proof of sale of the present property, paid receipts, gift letter, etc.)
6. Original, fully notarized, specific power of attorney, if applicable.

NOTES: _____

