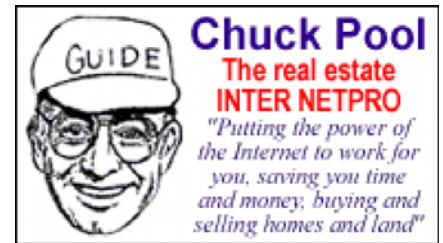


Courtesy of  
**Chuck Pool**  
**Re/Max Gold**  
**3374 Coach Lane**  
**Cameron Park, Ca 95682**  
**Phone: (530) 677-0972**  
**Fax: (530) 677-7901**  
**Email: chuckpool@realestateeldorado.com**



# Buyer's Dos and Don'ts During Escrow

## DO'S

- Have all necessary inspections on home.
- Locate fire and/or home owner's insurance.
- Understand it is approximately a 4-day turn-around time from the time the buyers sign the loan documents until the home is recorded in buyer's name.
- Read all paper work carefully.
- Call Title Company for exact amount of closing costs.
- Make out your closing costs cashers check to the Title Company.
- Call the utility companies to read the meters and change to your name on the day the escrow will close.
- Have a thorough walk-thru of the home with your Realtor to make sure every thing is in working order and all required repairs are completed.
- Make sure arrangements have been made to get the keys.
- Protect your family with mortgage insurance.

## DON'TS

- Don't give the landlord (if renting) 30 day notice until lender gives assurance of loan approval.
- Don't purchase any large ticket items until escrow is closed.
- Don't terminate or change job or vocations.
- Don't make any major improvements or spend money on the home you are purchasing until the escrow closes.
- Don't make contact directly with the seller. Any contact or communications should only take place through the respective agents.
- Don't expect everything to go perfectly or that the escrow will close precisely as stated on the deposit receipt. Remain flexible.

- Don't have credit checks in anticipation of purchases after close of escrow as this will lower your FICO score and possibly raise your interest rate or even not qualifying for your loan!