

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Essential Financial and Legal Steps for Your Real Estate Transaction

Dear [Client Name],

As we move forward with your real estate transaction for the property located at [Property Address], it is important to address the key financial and legal milestones required to ensure a smooth closing.

Please review the following essential steps:

1. Financial Preparation

- **Mortgage Pre-Approval/Finalization:** Ensure your lender has all updated documentation to issue the final Commitment Letter.
- **Down Payment & Closing Costs:** Verify the total funds required. These must typically be sent via wire transfer or cashier's check 24-48 hours before closing.
- **Homeowners Insurance:** Secure a policy and provide the proof of insurance (binder) to your lender and attorney.

2. Legal Requirements

- **Title Search and Insurance:** Our legal team/title company will conduct a search to ensure the property is free of liens and encumbrances.
- **Contract Review:** Please ensure all contingencies (inspection, appraisal, etc.) have been signed off in writing.
- **Document Execution:** Prepare to sign the Deed, Bill of Sale, and various tax affidavits. Valid government-issued photo ID will be required for notarization.

3. Final Inspections

- **Final Walk-Through:** We will schedule this 24 hours prior to closing to confirm the property condition and that agreed-upon repairs were completed.

If you have any questions regarding these requirements, please contact my office at [Phone Number] or via email at [Email Address].

Best regards,

[Your Name]
[Your Title/Company Name]
[License Number, if applicable]