



**Arnold & Hooks, LLC**  
**Attorneys at Law**

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## **CLOSING INFORMATION FOR REAL ESTATE BUYERS**

Arnold & Hooks, LLC is proud to be handling the closing of your real estate purchase. We know this is a busy time and our firm wants to do our part to facilitate a smooth closing process. Attached you will find information about the closing process and title insurance.

Real Estate Fraud is on the rise, and one of our jobs as the closing attorney is to protect you. That's why we've partnered with [CertifID](#) to verify the identities of buyers and sellers and to transmit and verify wiring instructions. We also encourage you to purchase an *Owner's Title Insurance Policy* from [First American Title Insurance Company](#) for additional protection. Please review the attached documentation and click the links above for more information.

We look forward to getting to know you during this process. Please do not hesitate to contact us at (229) 398-2045 if you have any questions.

We look forward to working with you!

Very truly yours,

ARNOLD & HOOKS, LLC

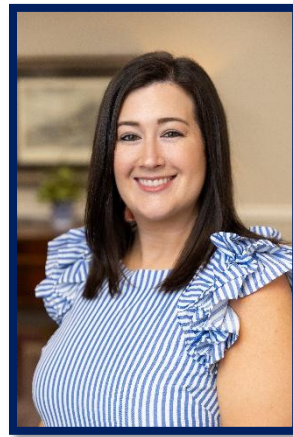


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## REAL ESTATE TEAM:



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## **CLOSING CHECKLIST FOR BUYERS**

Prior to Closing, we will need from you:

- Your Social Security number
- Copies of any relevant Wills, Trusts, Powers of Attorney or Corporate Documents related to the Buyer/Borrower

Please bring the following to your Closing:

- One form of Photo Identification as well as a second form of Identification (Please Note: the name on the I.D. must match the name on the Closing documents)
- Funds for Closing in the amount shown on your preliminary Settlement Statement or Lender's Good Faith Estimate if no preliminary Settlement Statement is available.

*(Please Note: In accordance with O.C.G.A. § 44-14-13 (the Georgia "Good Funds" Law), funds for closing in an amount greater than \$5,000.00 must be remitted by Wire Transfer or Certified Check Only. Please also note that we only accept Wire Transfers or Certified Checks for funds less than \$5,000.00; no personal checks will be accepted except to cover any last-minute adjustments at Closing.)*

- Your personal checkbook to cover any last-minute adjustments to the Settlement Statement at Closing
- Any documents you were instructed to bring to your Closing by your Lender (e.g. tax returns, pay stubs, proof of sale, etc.)
- If a Power of Attorney is to be used, and has been prepared or approved by our Office, the Original Executed Power of Attorney

(Please Note: the original Power of Attorney must be retained by Arnold & Hooks after the Closing to be recorded on the Deed Records. Original recorded documents are returned to the buyer approximately 30-60 days after the closing and mailed to the designated address on file.)



# Arnold & Hooks, LLC. keeps you safe from fraud.

Use CertifID to help protect the transfer of your money.



## Is wire fraud really that serious?

Wire transfers continue to be the most frequently reported payment method for fraud with a reported aggregate loss of \$446 Million and an average loss of \$195k per victim.

2022 FBI IC3 Report

### **⚠ Warning: Don't get tricked at the last minute.**

Fraudsters hack emails and impersonate your real estate agent, title company, or lender to trick you into sending funds to a fraudulent bank account. Do not trust any wiring information unless it comes through CertifID.



## Why we partner with CertifID

CertifID is the nation's leading wire fraud prevention solution. CertifID helps verify your identity securely, prior to exchanging sensitive banking information, so you have peace of mind when transferring your money.

## How does CertifID work?



**Receive** an email and text message from CertifID.



**Validate** your identity in a few simple steps.



**Securely** exchange bank account information for a safe transfer of funds.

PROVIDING PEACE OF MIND

# First American Eagle Owner's Policy vs. Standard ALTA Policy



We understand that your home is possibly the largest financial investment you will make, but the investment is not just financial. **Buying a home is also an investment in the future for you and your family.** That is why we offer the First American Eagle Owner's Policy of Title Insurance. This Owner's Policy provides more than safeguards for the title to your property—it **provides you with peace of mind.**

The First American Eagle Owner's Policy provides expanded title coverage for owners of one-to-four family residences, including condominiums. Coverages included in the Eagle Owner's Policy offer the **highest levels of protection available to homeowners.**

## Eagle Owner's Policy Coverage

Subject to the conditions in the policy, covered matters include:

- Post-Policy Forgery
- Post-Policy Encroachments by Neighbors
- Post-Policy Adverse Possession
- Post-Policy Easement by Prescription
- Building Permit and Zoning Violations
- Vehicular and Pedestrian Access
- Encroachment of Improvements Onto Easements and Set-Backs
- Subdivision Violation
- Restrictive Covenant Violations
- Structural Damage caused by Mineral Extraction or Easement Use by Others
- Encroachment of Boundary Walls and Fences

COMMUNITY  
CLOSING NETWORK

REAL ESTATE TITLE & ESCROW ctg HomeSale

Available coverages may vary by jurisdiction, endorsement selection and exceptions in policy. As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved.

First American Title Insurance Company makes no express or implied warranty respecting the information presented and assumes no responsibility for errors or omissions. First American, the eagle logo, First American Title, and FirstAm.com are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates.

AMT 01/2014

AN INDEPENDENT POLICY-ISSUING AGENT OF FIRST AMERICAN TITLE INSURANCE COMPANY

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## FIRST AMERICAN EAGLE OWNER'S POLICY vs. STANDARD ALTA POLICY

Standard  
ALTA or  
CLTA

EAGLE

PROTECTION FROM:			
1	Someone else owns an interest in your title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	A document is not properly signed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3	Forgery, fraud, duress in the chain of title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4	Defective recording of any document	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
5	There are restrictive covenants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6	There is a lien on your title because there is:		
	a) a deed of trust	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	b) a judgment, tax, or special assessment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	c) a charge by a homeowners' association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7	Title is unmarketable	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
8	Mechanics lien		<input checked="" type="checkbox"/>
9	Forced removal of a structure because it:		
	a) extends on another property and/or easement		<input checked="" type="checkbox"/>
	b) violates a restriction in Schedule B		<input checked="" type="checkbox"/>
	c) violates an existing zoning law*		<input checked="" type="checkbox"/>
10	Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance		<input checked="" type="checkbox"/>
11	Unrecorded lien by a homeowners' association		<input checked="" type="checkbox"/>
12	Unrecorded easements		<input checked="" type="checkbox"/>
13	Building permit violations*		<input checked="" type="checkbox"/>
14	Restrictive covenant violations		<input checked="" type="checkbox"/>
15	Post-policy forgery		<input checked="" type="checkbox"/>
16	Post-policy encroachment		<input checked="" type="checkbox"/>
17	Post-policy damage from extraction of minerals or water		<input checked="" type="checkbox"/>
18	Lack of vehicular and pedestrian access		<input checked="" type="checkbox"/>
19	Map not consistent with legal description		<input checked="" type="checkbox"/>
20	Post-policy adverse possession		<input checked="" type="checkbox"/>
21	Post-policy prescriptive easement		<input checked="" type="checkbox"/>
22	Covenant violation resulting in your title reverting to a previous owner		<input checked="" type="checkbox"/>
23	Violation of building setback regulations		<input checked="" type="checkbox"/>
24	Discriminatory covenants		<input checked="" type="checkbox"/>
OTHER BENEFITS:			
25	Pays rent for substitute land or facilities		<input checked="" type="checkbox"/>
26	Rights under unrecorded leases		<input checked="" type="checkbox"/>
27	Plain language statements of policy coverage and restrictions		<input checked="" type="checkbox"/>
28	Subdivision law violation		<input checked="" type="checkbox"/>
29	Coverage for boundary wall or fence encroachment*		<input checked="" type="checkbox"/>
30	Added ownership coverage leads to enhanced marketability		<input checked="" type="checkbox"/>
31	Insurance coverage for a lifetime		<input checked="" type="checkbox"/>
32	Post-policy inflation coverage with automatic increase in value up to 150% over five years		<input checked="" type="checkbox"/>
33	Post-policy Living Trust coverage		<input checked="" type="checkbox"/>

\*Deductible and maximum limits apply.  
Coverage may vary based on an individual policy.