



FREQUENTLY ASKED QUESTIONS

Q: What information do you need from me to start the process?

A: The contract and the buyer and seller information sheet.

Q: What do I need to bring to closing?

A: Buyer: 2 forms of identification and wire confirmation.

A: Seller: 1 form of identification, keys and garage door openers.

A: Agents: Any commission disbursement authorizations.

Q: I'm the buyer. How can I get a copy of your fee sheet?

A: For a complete estimate of the total fees including title insurance please go to: <https://www.titlecapture.com/app-new/account/app/home?c=thehaweslawfirm>. Once you are on this website click the button that says, "Get A Quote Now". Once you have pressed that button it will prompt you to put in a property address along with the purchase price and loan amount if it is financing and if it is cash you will choose cash and input the purchase price.

Q: Who handles the file once the contract has been submitted to your office?

A: Our experienced pre-closer will introduce themselves to you through email once your file has been established with our firm. You are welcome to call or email the pre-closer should you have any questions at all or you can call our office number at 678-804-7766 or you can email (closings@thehaweslawfirm.com). We'd love to speak to you.

Q: I have to bring money to the closing. What forms of payment do you accept?

A: Pursuant to O.C.G.A. 44-14-13, all funds exceeding the sum of \$5,000.00 brought to a real estate closing must be in the form of wire transfer only. For amounts between \$1,000 and \$5,000 a certified check will be accepted. For amounts less than \$1,000.00, you may write a personal. Parties bringing funds to closing are encouraged to bring a personal check with them in the event there are small amounts owed due to last minute changes which are not covered by the funds delivered.



Q: The amount I have to bring to closing is between \$1,000.00 and \$5,000.00. When I get my certified check, who should I have it payable to?

A: You can have the certified check made payable to The Hawes Law Firm, LLC

Q: What are the most common pitfalls that cause closings to fail or to be delayed at the last minute?

- A:**
1. Buyer does not have funds ready for closing (initiating a wire at the closing table is not the same as the funds being here — wires can sometimes take 24-48 hours to be delivered to escrow).
 2. Seller has failed to perform required repairs to the property.
 3. Seller did not provide proof of termite bond and transferability, if required in contract.
 4. Seller delay in providing payoff information to closing coordinator.
 5. Last minute requests for power of attorney or mail outs.
 6. Delay in receiving HOA contact information from the parties, if applicable to the property.
 7. Home Warranty was not ordered, if doing so is required in the contract.
 8. Borrower has failed to provide Lender with requested information in a timely manner.
 9. Lender's funds have been delayed.
 10. Parties have wrong time or date for closing.
 11. Lender and The Hawes Law Firm, LLC have not received all of Addendums to the Contract or last minute changes to Closing Costs paid by Seller.

Q: If I am not able to be present for closing, may I have get someone sign as my attorney in fact or may I have the documents mailed to me?

A: It is always our first choice to have all parties to the sale of real estate to be present for the closing. However, in the event that is not possible, you may also consider coming in to do an "early signing." There is no extra fee for this service. You simply would schedule a time to sign your paperwork in advance of the actual closing, if your paperwork can be made available and your lender allows. The documents are then held in escrow until the actual closing date.



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In the event this will not work for your circumstance, you may designate an attorney in fact to sign the documents on your behalf. As there are tax implications and private information within many of the documents you will be signing, you will want to consider the person you choose to be your attorney in fact carefully. The key is that you let your closing coordinator and lender (if any) know as soon as possible. Power of Attorney documents for the sale of real estate are governed by Georgia law and we will need to provide you with the Power of Attorney. The document must be signed by you, witnessed and notarized. We will also require a copy of your photo identification and we will need an original of the Power of Attorney document prior to closing. If there is a lender involved and you are a borrower, the lender will need to approve whether a Power of Attorney may be used.

A "mail out" is a circumstance in which we mail all of the Seller or Buyer documents for signature to either an attorney or a title company. This will allow for you to sign in a place that is more convenient for you. We cannot disburse funds to the seller until all original documents are received.