

Dickenson Gilroy is at the forefront of real estate law and litigation in metro Atlanta and Georgia.

As leaders in the industry, Dickenson Gilroy has the knowledge to provide you with the highest level of service. Our years of experience, coupled with a team approach, cutting-edge technology and personalized service, assure you of expert, cost-effective and comprehensive legal counsel.

Our lawyers are knowledgeable and highly qualified to handle residential and commercial transactions and all matters of civil, commercial and real estate litigation as well as corporate law and homeowners association law.

experience.
service.
excellence.

www.dickensongilroy.com

locations.

Corporate Office

3780 Mansell Road,
Suite 140
Alpharetta, GA 30022
678-280-1922
Fax: 678-280-1923

Alpharetta

3780 Mansell Road,
Suite 140
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770-518-5515
Fax: 770-518-5516

East Cobb

1519 Johnson Ferry Road,
Suite 225
Marietta, GA 30062
770-321-0222
Fax: 770-321-1622

Marietta

3475 Dallas Highway,
Building 600
Marietta, GA 30064
770-426-7850
Fax: 770-426-7740

Peachtree City

2002 Commerce Drive, N.,
Suite B
Peachtree City, GA 30269
770-631-3737
Fax: 770-631-3721

Midtown

1531 Piedmont Road,
Suite C
Atlanta, GA 30324
404-475-5377
Fax: 404-475-5378

Buckhead

3060 Peachtree Road,
Suite 1210
Atlanta, GA 30305
404-262-5888
Fax: 404-262-5808

Gwinnett

2736 Meadow Church Road,
Suite 275
Duluth, GA 30097
678-584-1886
Fax: 678-584-1887

Northlake

2295 Parklake Drive,
Suite 250
Atlanta, GA 30345
770-934-4240
Fax: 770-496-5674

Perimeter

Ashford Perimeter Building
4151 Ashford-Dunwoody
Road, Suite 625
Atlanta, GA 30319
404-459-9988
Fax: 404-459-9985



serving you is the
core of what we do.

Residential Closing Services Guide



buyer information.

What you need to provide prior to closing:

1. A copy of the good faith estimate provided by your lender
2. Lender contact information
3. Homeowner's hazard insurance information (Name of the insurance company, the premium and when it's due)
4. Social security numbers for borrowers
5. Copy of the executed Power of Attorney (bring original to closing), if applicable
6. Contact information for all parties

What you need to bring to closing:

1. Photo ID
2. Certified or wired funds, if the amount due is more than \$5,000. Certified checks may be made payable to you and then endorsed at closing
3. Personal checkbook, in case there are changes in the amount needed at closing.
4. Homeowner's hazard insurance with paid receipt or invoice showing the premium amount.
5. Any document required by the lender as conditions of closing (ex. proof of sale of previous residence)
6. Original executed Power of Attorney (if one party is unable to attend the closing), if applicable.

For 24/7 closing file updates,
go to "My DG" at
www.dickensongilroy.com

seller information.

What you need to provide before closing:

1. All payoff information together with contact information for each loan, account numbers and social security numbers for all parties on the loan
2. Homeowners Association information, including contact name, telephone number and address
3. Names of all parties on title to the property
4. List of all invoices for any repairs, if applicable
5. Forwarding address and telephone number
6. Copy of executed Power of Attorney, if applicable

What you need to bring to closing:

1. Photo ID
2. Home warranty information, if applicable
3. Copy of repair bills (paid/unpaid), if applicable
4. Keys/garage door openers to the property
5. Original executed Power of Attorney (if one party is unable to attend the closing), if applicable.

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title insurance.

Q: Should I buy an owner's policy?

The purpose of owner's title insurance is to provide the buyer of real property a guarantee of ownership. A lender involved in a transaction will require sufficient title insurance to cover the amount of its loan. The lender's title insurance policy will not cover any equity you might be applying towards the purchase of the property, such as a down payment contribution.

Since title has already been run for the lender's title insurance, the purchaser can realize a cost savings by purchasing an owner's policy at closing at the same time. It is a one-time fee for coverage that will endure the length of your ownership of your home. It can provide coverage for certain title claims against your property and also pay associated attorney's fees for clearing any such title matters.

Your closing attorney can provide the title insurance through one of several reputable title insurance companies. This is a separate fee from the attorney's fees or title examination costs. The premium is based on the cost of your home or property.

We recommend that you purchase the Enhanced Owner's Title Insurance policy for maximum coverage and protection. You are welcome to contact our lawyers should you have additional questions about the benefits and cost of title insurance.