DISTILLED
TITLE COMPANY

Buyer's Guide to Closing

What happens between a signed contract and the keys in your hand, and what we need from you along the way.

1 Contract and earnest money

Your agent sends us the signed contract. Submit your earnest money deposit online through our secure Qualia payment portal at distilledtitle.com/earnest-money-deposit, or call us to arrange another method.

2 Title search

We search public records for liens, judgments, unpaid taxes and anything else affecting ownership, then issue a title commitment listing what must be cleared before closing.

3 Your information

Once your file is open, you will receive a secure Qualia Connect link to confirm your personal information and upload your photo ID, including exactly how your names should appear on the deed. Tell us early about trusts, LLCs, powers of attorney or anyone signing remotely.

4 Owner's title insurance

Your lender requires a lender's policy. An owner's policy protects you for as long as you own the home, for a one-time premium at closing. Ask us for the cost so you can decide.

5 Closing disclosure and funds

Your lender sends your Closing Disclosure. We confirm the amount you need to bring. Call us at a number you know is ours to confirm wiring instructions before sending money.

6 Closing day

Bring photo ID for everyone signing. We explain each document before you sign it.

7 After closing

We record your deed and mortgage with the county clerk and issue your owner's title policy once recording is complete. Keep your settlement statement and policy with your important papers.

> **We will never email or text you new or changed wiring instructions. Call us first.**
> Questions? Call Lexington (859) 500-1206 or Elizabethtown (270) 215-4506.

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