

**CANTON OFFICE**  
141 Elizabeth Street  
Canton, Georgia 30114  
(678) 866-4277



**OTHER CLOSING LOCATIONS**  
Jasper  
Blue Ridge  
Buford

## **CONGRATULATIONS ON YOUR REAL ESTATE PURCHASE!**

Below are a few helpful tips to get you to the closing table with peace of mind.

### **Closing Tips:**

- Generally, everyone who is on the loan application and/or title must be present at closing to sign documents. For instance, a spouse who is not on the loan, but is to hold title to the property must attend the closing unless other arrangements are made.
- **Borrowers and anyone else who is to be on title must bring a valid photo I.D. and second form of ID showing the person's name (does not need to include a picture). Examples include a Georgia open carry card, passport or credit card.**

### **Funds for Closing:**

- Pursuant to O.C.G.A. 44-14-13, any buyer funds exceeding \$5,000.00 required for closing must be in the form of **wire transfer only**. We will provide you with our wiring instructions prior to closing.
  - **WE DO NOT ACCEPT ACH (Automated Clearing House) TRANSACTIONS.** Be sure to check with your bank before submitting a wire transfer online, as these transfers are sometimes ACH transactions, and the payment will be rejected by our bank.
  - **OUR WIRING INSTRUCTIONS WILL NEVER CHANGE. IF YOU RECEIVE AN EMAIL STATING OUR WIRING INSTRUCTIONS HAVE CHANGED OR CONTAINING DIFFERENT WIRING INSTRUCTIONS THAN ORIGINALLY RECEIVED, IT IS NOT LEGITIMATE. PLEASE CALL OUR OFFICE IMMEDIATELY.**
- We can accept a cashier's check made payable to HomeTown Law for amounts between \$500 and \$5,000, and personal check made payable to HomeTown Law for anything under \$500. **No Money Orders will be accepted.**
- **It is always best to wire your funds at least 24 hours before closing, if possible.** Your lender should provide you with a Closing Disclosure three business days before the closing. That disclosure may or may not be the final version. If the final figures are not available the day before closing, please wire the estimated amount and any adjustments can be handled at the closing table. The biggest delay in closings is from waiting on wired funds to be verified in our account.
- If your closing funds are coming from another's attorney office (i.e. the sale of a current residence), please provide us with the attorney contact information so that we can send them our wiring instructions for your funds to close.

### **Wire Fraud Prevention:**

Due to rampant wire fraud, we utilize ClosingLock to maintain our wiring instructions. You must log into the portal to retrieve the instructions. Additionally, we encourage you to call our office at (678) 866-4277 to confirm our wiring instructions before sending your wire. **DO NOT ACCEPT INSTRUCTIONS FROM ANYONE ALTERING WIRE INSTRUCTIONS WITHOUT CONFIRMING WITH OUR OFFICE.**

If you have any questions throughout the closing process, please contact our office. We are always happy to help!