

JEFFREY H. GRAY, P.C.

20 PRISTINE DRIVE
GREER, SC 29650

JEFFREY H. GRAY
ATTORNEY AT LAW

PHONE: 864-895-3100
EMAIL: JGRAY@JGRAYLAW.COM

MEMORANDUM

From: Jeffrey H. Gray, Closing Attorney

Congratulations on the purchase of your new property!

We look forward to handling your closing and working with you throughout this transaction. It is our belief that this team concept will keep your transaction running smoothly and lead us to a successful closing.

The following information and attachment will help us both with your closing transaction:

- **Valid Identification Required:** You need to email us a valid picture identification prior to the closing in the form of a State issued driver's license, a valid passport or any government issued photo identification.
- **Contact Utilities and Insurance Companies:** Please work with your agent to identify and notify water, gas, electric, cable, and propane utilities of your date of closing so they may be setup your account timely. Also, review with your insurance agent property and liability coverages.
- **Buyer Checklist and Buyer Information Form:** Please review the attached Buyer Checklist and complete the Buyer Information Form. This information will help facilitate your closing. You may email, phone, or mail this information to us.
- **Buyer Closing Documentation:** Prior to closing, we suggest that you use your web browser to find our web page located by searching JGRAYLAW.COM. At this site you will see the steps we follow in closing your transaction. You will also see a typical set of the actual closing documents which buyers are typically required to sign at closing.

We look forward to providing you with the best possible experience regarding your purchase transaction. Thank you for your time and please feel free to give us a call should you have any questions.

Please complete and email (or mail) this form back to us as soon as possible.

Address of Property being purchased: _____

Home Phone No.: _____

Cell Phone No.: _____

2nd Cell No.: _____

Email: _____

2nd Email: _____

For title/deeding purposes, please verify the spelling of your name(s) and social security **last 4 numbers only**: _____, SS# _____, _____, SS# _____

Name of Mortgage Lender and contact information, if applicable:

How will you take title to your property (we are available to discuss all options, such as)?

Joint tenants with right of survivorship, trust, corporation: Circle option or check ___ Call to discuss.

Are you purchasing a Club membership? ___ Yes ___ No If yes, cost \$_____ (we will request invoice and include on the closing statement)

Have you ordered a survey? ___ Yes ___ No I'd like to discuss ___ Yes ___ No

Do you wish to have your closing done remotely ? ___ Yes ___ No

If a Power of Attorney be used for any signature at closing, please provide a copy prior to closing for review. *Note: **Original Power of Attorney must be provided at closing for recording if not already recorded.***

Forwarding Address: (your address after closing)

Incurred Expenses: Please note expenses may be incurred prior to the actual closing of the property such as the costs related to escrow, title search and issuing insured closing letters. The costs of such expenses are paid at closing or, if the transaction does not close for any reason, within ten (10) days following receipt of notification of termination of the transaction.

Please return completed form to: jgray@jgraylaw.com

Thank you!

Buyer Checklist

- Complete the Buyer's Information Form
- Review property restrictions. We can furnish these to you in the event your agent has not already.
- Complete any club membership applications and review the terms.
- Allow time for any survey, inspections, and repairs.
- Prior to closing we will send draft closing documents for you to review which will be like the Buyer closing documents which can be viewed on the jgraylaw.com web page.
- Any funds required to be paid for closing will be placed into our trust account and distributed the day of closing as set forth on your closing statement. All funds in our trust are required to be "good funds" prior to distribution. To be good funds, a check must be cleared through our trust or be wired funds. As such, we request you plan with your bank to wire your closing funds the day before closing to our trust. We will furnish wire instructions for our trust account and request you notify us when your wire has been initiated so we can inform you as soon as possible of their receipt into our account. **Wire fraud is on the rise, so we recommend all bank wire instructions are always independently verified before transfer.**
- In South Carolina, property taxes are paid in arrears annually. Property tax bills are sent near the end of October and are delinquent if not paid by the second week of the new year. Unless taxes have been billed, collected, and paid at closing, we will prorate the taxes on the closing statement and provide you with a credit from the seller and you will be responsible for paying the property taxes commencing the year of your closing.
- On your closing day, we will notify you when the transaction is complete. At that time, you will receive by email, copies of all the signed closing documents. At the time we receive your original deed back from the County Records Office, we will forward the original to you along with your Owner's Title Policy, if purchased at closing.