



FAST FACTS

July 2024
Edition #5



Just this last month, we celebrated 40 years of First Title! In 1983, Waco attorney John F. Sheehy, had a vision to build a title insurance company in Central Texas. This title company employed the first digitized title plant in McLennan county, and quickly established a reputation for exceeding the title needs of customers, neighbors, and friends. Forty years later, First Title proudly maintains the same tradition of innovation, superior level of customer service, and dedication to our community upon which the company was founded. Locally owned and operated, we work where we live. Our neighbors are our customers and we proudly take care of those we care about.

>>> TIPS FOR A SMOOTH CLOSING: BUYER PRO TIPS



1. Meet all contingency requirements before closing day (Home inspection, appraisal, financing, sale of buyer's home).
2. Have settlement funds ready before closing day.
3. Carefully review wiring instructions and be wary of any last-minute changes. Fraudsters are increasingly using email, text and phone calls to trick buyers into wiring funds to the wrong bank account.
4. Be available and prompt with communication. Remember that it takes a team to close!
5. Be flexible!
6. Bring all closing-related documents to closing, including, but not limited to: A valid, government-issued photo ID, proof of homeowners insurance, copy of the executed sales contract, home inspection reports, any loan approval documents from the bank, any other relevant documentation
7. Be prepared for final fees. At closing, buyers sign several legal documents and are generally required to pay closing costs for things such as their application, loan origination, mortgage brokerage, title search, title insurance, appraisal and property tax.
8. Review documents carefully. You can do your due diligence by reviewing your Closing Disclosure (CD) prior to closing day, which includes pertinent details of your loan and estimated monthly mortgage payment.
9. Ask your closing agent when the sale will be final
10. Do a final walk-through of the property, confirming that the repairs you requested from the seller have been made.
11. Stay calm and take time to celebrate!

>>> STAFF SPOTLIGHT: SUSIE HERBELIN, OFFICE MANAGER, ACCOUNTING

Susie Herbelin, our amazing Office Manager and handles all accounting, has been with First Title for 28 years! Susie says there is never a dull moment, and she has really enjoyed all of the friendships made by working in this business. She and her husband Rick have two grown children, Tiffany and Patrick. They are excited to be gaining a daughter in law, Danielle in a couple of weeks. Susie loves to travel everywhere, but cruises or a beach are her top choices. She also enjoys most sports but really likes baseball, hockey and football. During football season, you can find her tailgating at Baylor football games, which she has been doing for over 25 years. Susie loves listening to music, hanging out with family and friends and enjoying life!

