

FINANCING TIMELINE / INSTRUCTIONS

LOTS 1, 2 AND 3 VZ CR 3910, WILLS POINT, TX

Execute Land Purchase Agreement

Congratulations on securing your beautiful acreage!

Day One

- ◇ If financing your purchase with **American National Bank of Texas**, please contact **Julie Allen** at **(214) 863-5737** or **julieallen@anbtx.com** to discuss your credit application and provide any other financial information that may be requested. If you reach her voicemail, please leave a message with your name and preferred contact number. You may also fill out an application online at **www.anbtx.com/julieallen**.
- ◇ If financing your purchase with another lender, contact them to provide all the information from your contract file. Also give them the information for **Chicago Title** located at 17103 Preston Rd, Ste 240, Dallas, TX 75248. Your contact there is **Carla Fetty**, phone **(214) 420-7342**, email **cfetty@mlhlegal.com**. Forward a copy of your bank's Commitment Letter for your loan to Chicago Title within three business days.

Day Three

- ◇ Call your lender to confirm that your credit application is complete and obtain a list of any income verification documents that underwriting needs to process your loan.
- ◇ We will contact Carla Fetty at Chicago Title to confirm receipt of your lender information; we will also contact your lender to confirm receipt of the requested financial documents needed to process your loan.
- ◇ If you're closing with cash, call Carla Fetty, phone (214) 420-7342, at Chicago Title to go over the closing process. The title company will send your Title Commitment and HUD Settlement Statement.

Prior to Day 30

- ◇ If financing your purchase, you should remain in contact with both your lender and Chicago Title during the entire process. Chicago Title will contact you to set up a closing date and time once they receive closing instruction from your lender. Your closing package will consist of all pertinent documents, including those from your lender. You may close in person at Chicago Title where there will be a title professional available to answer your questions; or alternatively, you may elect to close with notary assistance at a place of your choosing for a \$150 notary fee. *Closing documents are dated and time sensitive.* Funds for closing should be by wire transfer.
- ◇ Chicago Title will process all the documents. Subsequently, usually within 4 to 6 weeks, Van Zandt County will send you the Deed (cash purchase) or Deed of Trust (financed). ***Congratulations!*** Relax and enjoy your new country estate.

Day 45

Closing date is typically scheduled on or before 45 days after the execution of the Land Purchase Agreement.