

# BUYER FAQS

## Will I receive copies of the documents I signed at settlement?

- Yes, we electronically share all the documents you signed through Qualia within 72 hours after settlement.
- We will also share with you a copy of your Owner's Title Insurance policy, if applicable. ***This is an important document. Please save it in a safe place.***

## How long does it take for the deed to be recorded?

- Eagle Title submits the deed for recording as soon as settlement is complete, but due to county recording delays, it can take a couple of months for the deed to be recorded.
- Eagle Title will send you a copy of your recorded deed via Qualia Connect when it is received.
- Under no circumstances should you pay any third party to obtain a copy of your recorded deed. If you need a copy, please contact the Post-Closing Department at 443-569-0578.

## When should I expect the state and county records to reflect me as the property owner?

- County/state records are updated separately after the deed is recorded, but it can take several months for you to be reflected as the owner of the property.
- Property taxes were apportioned between you and the seller(s) at settlement. You are responsible for any property tax bill received after settlement even if the seller's name is on the bill.

## What happens with the water bill?

- If your property is serviced by county/city water and/or sewer, Eagle Title will request that the county/city transfer the services to your name.
- At settlement, Eagle Title either prorated the water/sewer bill between the parties or collected an escrow amount.
- If an escrow was collected, Eagle Title is holding those funds until the next water/sewer bill is received. Once you receive the bill, please send it to our Post-closing Department at [post-closing@eagletitle.com](mailto:post-closing@eagletitle.com) so we can pay the bill from the escrowed funds.
- If an amount was prorated, you should pay any post-settlement water bill you receive.

## When can I apply for the Homestead Tax Credit?

- Applications can be submitted only after the deed is recorded and SDAT records are updated to reflect you as the owner which can several months.
- When your deed is recorded, Eagle Title will email you a copy of the Deed through Qualia Connect with instructions on how to apply for the Homestead Tax Credit.

## How do I make my first payment?

- You will receive, either in your closing package or in the mail after settlement, a first payment letter which includes your monthly payment amount, payment due date, and instructions for remitting payment.
- It is very common for loans to be transferred to a loan servicer after settlement so be on the lookout for correspondence in the mail from your lender providing instructions for where to send your payment moving forward.

Thank you for choosing our company to complete your settlement — we look forward to serving you in the future.

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