

BUYER'S GUIDE

To Closing

Making Houses into Homes One Closing at a Time.®



What you need to do prior to closing

- Contact your Closer and lender, if applicable, if you or any co-purchasers cannot be present
- Comply with your lender's loan approval requirements, if any
- Contact utility companies to arrange for connections
- Comply with all requirements listed in the purchase agreement
- Determine your homeowner's (hazard and fire) insurance needs:
 - Contact your lender to confirm the hazard insurance requirements
 - Contact your insurance agent to determine coverage needed
 - Secure an original insurance binder and one year paid receipt or invoice to be paid at closing

What you need to bring to your closing

- A cashier's check payable to US Title, or a wire transfer sent from your bank into our escrow account for the amount due at closing (*Note: if wiring funds, please call our office for wiring instructions-due to increased wire fraud and for your protection, we will never email our wiring instructions to you*)
- Current driver's license or other government issued photo identification (for notary purposes)
- Social Security Number(s)
- Documentation required by your lender for closing

What happens at closing

- Final settlement statement will be reviewed and signed
- Closing documents will be reviewed, signed and notarized
- Owner's title insurance is purchased
- Funds are collected and disbursed
- Once closed and funded, keys, garage door opener(s), and other property information can be exchanged and funding has taken place