

# SELLER'S GUIDE

## To Closing

Making Houses into Homes One Closing at a Time.®



### What you need to do prior to closing

- Contact your Closer if you or any co-owners/ sellers cannot be present at closing
- Contact your Closer if there have been any repairs and/or improvements done to the property within the last 12 months
- Comply with all requirements listed in the purchase agreement
- Cancel automatic mortgage payment withdrawals
- Contact all current utility providers regarding change in ownership. (US Title handles only MSD for you)
- Make arrangements for inspections as required by your municipality. Including, but not limited to, occupancy permits, fire and possibly sewer lateral inspections in certain municipalities. If your property has a septic system, check to see if you need to have a septic certification

### What you need to bring to your closing

- Current driver's license or other government issued photo identification (for notary purposes)
- Social Security Number(s) or Tax ID for entities
- Passing Municipal Inspection report received from your municipality, if applicable
- Septic certification if applicable
- Keys and garage door opener(s)
- Any information that may be helpful to the buyer (e.g., appliance warranties, home security information)
- If funds are required for closing, you may wire funds prior to closing (please call our office for wiring instructions), or bring a certified or cashier's check for the amount due at closing

### What happens at closing appointments

- Final settlement statement is reviewed and signed
- Closing documents are reviewed, signed and notarized
- Funds are collected from parties who have an amount due

### What will happen at (or after) closing

- Funds are disbursed when all funding requirements are fulfilled
- Remember sellers do not get paid immediately at closing unless this is a cash transaction and US Title has both sides Pre-signing, if allowed, will allow the sellers proceeds to be available earlier
- Keys, garage door opener(s), and other property information is exchanged and funding takes place