WHAT TO EXPECT AT CLOSING

with Home Sweet Cohen

SELLER'S GUIDE

1 BEFORE CLOSING

- Complete any agreed repairs and keep the receipts.
- Review your settlement statement with your agent to confirm your mortgage payoff, commissions, taxes, and estimated net proceeds.
- Schedule utility transfers or end dates, and keep your homeowners insurance active until closing is complete.
- Prepare for the buyer's final walkthrough: remove all belongings and trash. The home must be broom swept.
- Update your mailing address with the post office, your bank, credit cards, and subscriptions, and set up mail forwarding.

2 WHAT TO BRING

- Government-issued photo ID.
- All keys, garage door openers, mailbox keys, and any access codes.
- Your forwarding address and your instructions for receiving proceeds. Always verify wire instructions by phone, using a number you already trust.
- Warranties, manuals, and any documents your agent or title company requested.

3 AT THE CLOSING TABLE

- Sign the deed, settlement statement, and other transfer documents. Signing is usually shorter for sellers than for buyers.
- Your mortgage payoff (if any) and closing costs come out of your sale proceeds. Review the final figures before you sign, and ask about anything that looks different from what you expected.

4 AFTER CLOSING

- Receive your proceeds by wire or check. Timing depends on your title company and when funds are released.
- Hand over the keys as your agreement directs.
- Keep copies of your closing documents. A tax professional can advise on reporting the sale.

This is a general guide and every closing is a little different. Questions? Just ask.

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