WHAT TO EXPECT AT CLOSING

with Home Sweet Cohen

BUYER'S GUIDE

1 BEFORE CLOSING

- Review your Closing Disclosure with your lender. You must receive it at least 3 business days before closing. Compare it to your Loan Estimate and ask about anything that changed.
- Do your final walkthrough, usually within 24 hours of closing, to confirm the home's condition and that agreed repairs are done.
- Avoid opening new credit, changing jobs, or making large purchases. Your lender will re-check your finances before closing.
- Your lender and I will get your cash-to-close amount from the title company.
- Make sure your utilities are set up before closing.

2 WHAT TO BRING

- Government-issued photo ID.
- A certified check for your cash to close, or confirmation that your wire was received. Always verify wire instructions by phone, using a number you already trust.
- Anything else your lender or title company asked you to bring.

3 AT THE CLOSING TABLE

- Expect to sign a stack of documents, including your mortgage, promissory note, and Closing Disclosure. Plan on about an hour, though it varies.
- Ask questions before you sign. Your agent and the settlement officer can walk you through each document.
- Once everything is signed and funds are received, the sale is ready to be completed and the deed sent for recording.

4 AFTER CLOSING

- Get your keys. Possession is typically at closing unless your agreement says otherwise.
- The deed is recorded with the county Recorder of Deeds.
- Keep copies of all closing documents, update your address, and ask your lender when your first payment is due.

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

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