



You will remember closing on your home forever! You will finally get the keys to your home so you can start filling it with memories. Follow this guide to get ready for your exciting day!



WHAT ARE THE CLOSING DOCUMENTS?

- **Loan estimate:** The terms, interest rate and closing costs of the purchase.
- **Closing disclosure:** Details your mortgage loan and is provided to you at least three days before closing day.
- **Initial escrow statement:** Details your escrow account (taxes and insurance) for the first year of the mortgage loan.
- **Promissory note:** Your agreement to repay the mortgage loan. Also details what the lender can do if payments aren't made.
- **Deed of trust:** Secures the note and gives the lender a claim against the home if you don't follow the terms of the mortgage.
- **Certificate of occupancy:** Only provided when the home is newly constructed. You need this document to move in.
- **Warranty deed:** Guarantees a clear title to the buyer of the property.



WHAT YOU'RE GOING TO NEED

- All buyers need to be present
- State-issued IDs or passports of each buyer
- List of your residences over the past 10 years
- Cashier's check for the down payment



1. FINAL WALK-THROUGH

This is your last chance to inspect your home before you get your keys! Make sure that the walls are painted correctly, that there are no broken tiles, that all of the outlets work, and that any previous requests or repairs were made. This usually happens 24 hours before closing day.



2. SET UP YOUR UTILITIES

Contact your local utilities companies and set up your accounts under your new address. Utilities can be set up on closing day.



3. SIGNING YOUR AUTOGRAPH

You're almost there! You'll sign a few documents, including the agreement between you and the mortgage lender that contains the terms and conditions of the loan and the ownership transfer between you and the seller.



4. REVIEW CLOSING DOCUMENTS

After all of the documents are signed, you will receive your closing documents! Make sure that you review them carefully and ask any questions that you have.



5. ADD YOUR NEW KEYS TO YOUR KEYCHAIN

Now that the paperwork is taken care of, you can notify the post office about your new address. It's time to move in and start creating new memories — congratulations, homeowner!

WHAT TO EXPECT ON CLOSING DAY