



What To Expect During Closing

Buyers will likely do a final walk-through the morning of or the night before closing. Make sure you leave the house broom-swept and pleasant. Leave it at a comfortable temperature and in a way that you would like to come home to it.

Be on time for closing. Title companies have schedules to adhere to. Bring your closing cost and down payment funds in the form of a cashier's check or be prepared to wire funds. Talk with your loan officer and the title company to confirm the amounts needed on the day of closing and DO NOT wire any money unless you have CALLED confirmed with the title company. Remember, wire fraud is real and irreversible. Additionally, it is important to bring a voided check with you and your ID. The voided check will be used to wire your proceeds to you if you desire.

I will be with you at closing, unless you are having a mobile signing. Should you be unable to physically attend the closing, the title company will arrange for a notary to meet you at a time and place of your choice so that you are able to sign closing documents. You will likely close separately from the buyers.

You will leave your house keys at the title company. Any mailbox keys, padlock keys, garage door openers, warranty or instruction booklets, etc can be left in the kitchen at the house. If there are any combinations please make note of them and leave it with the other items listed above.

You will not have any rights or authority to enter the property after closing. Be sure you have retrieved everything before you come to the title company. It is no longer your house and anything left behind will no longer be accessible to you.

After FUNDING, cancel your homeowner's insurance, alarm monitoring and any home warranty or subscriptions you had associated to the house. Remember to ask your provider(s) about any refunds of unused premium.

Make sure the lender has a forwarding address to send your escrow refund to and feel free to call and remind them you have closed and confirm they have the correct address.

Please complete the survey of your experience with me from HAR.com.