

# How To Ensure a Smooth Closing

## Reminders

- Notify your closer of any private party payoff information
- Prior to closing provide social security number(s) and forwarding address
- Any changes in marital status or other events that may create a name change prior to closing
- Will all parties attend closing?
- Will there be a need for a Power of Attorney\*\*
- Do we need to mail out closing documents
- When did you make your last payment for your mortgage, taxes, HOA dues and water/sewer bills?
- Are there any inspection resolutions your closer needs to know about?
- Inform us of special situations, i.e. divorce, trusts, 1031 exchanges, death?
- Change/forward your new address
- Arrive at the closing a few minutes early

## Items to Bring

- Valid form of photo identification (driver's license, etc.)
- Keys, Garage door opener(s)
- Items requested by lender, if any

\*As per the real estate contract. Any loan fees as required by the new lender  
\*\*All powers of attorney must be approved by the title company and lender, if applicable, prior to closing

## Seller's Costs

Loan payoff (per lender's payoff letter)

Prorated taxes for current year

Outstanding taxes (per tax certificate)

Commissions\*

Owner's title insurance policy

Owner's extended coverage\* (if applicable)

Real estate closing fee\*

Loan closing fee

Release of Deed of Trust

Recording fee

E-recording fee

CIC document retrieval fee

ILC/Survey\*

Water and sewer (if applicable)

Homeowner's association dues and fees\* (if any)

Homeowner's association transfer fees\* (if any)



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## RESOURCES