HOME FINANCING, SIMPLIFIED

Closing Disclosure Checklist

A quick guide to the final loan document you should review before closing.

Start with the big numbers

- Confirm the loan amount, interest rate, loan term, and monthly principal and interest match what you expected.
- Review the projected payment, including estimated taxes, homeowners insurance, mortgage insurance, and HOA dues when applicable.
- Compare your estimated cash to close with the funds you planned to bring.

Review the costs

- Look at lender charges, appraisal or third-party fees, title costs, prepaid items, and initial escrow deposits.
- Check seller credits, lender credits, earnest money, and other deposits to make sure they are reflected correctly.
- If a fee or number looks unfamiliar, ask before signing rather than waiting until the closing table.

Before you sign

- Confirm the property address and borrower names are correct.
- Make sure you understand whether the rate is fixed or adjustable and whether a prepayment penalty or balloon payment applies.
- Keep a copy of the final Closing Disclosure with your permanent home records.

Have a CD you want help reviewing?

Use this checklist as your first pass, then reach out with questions before closing.

Run your numbers | kindredmortgage.com