



# Wait! Don't Pack That

## The Settlement Process: What You Need To Get Your Keys

You've found your home, the offer has been accepted, inspections are complete. It's time to get those keys! Before you start packing, you'll want to be sure to have a safe place for everything you need to bring to the closing.

### SETTLEMENT CHECKLIST

- Schedule the settlement date and time through your agent and/or MBH. MBH offers Closing Flexibility! Talk with your MBH representative about the closing option that is best for you. Can't make your scheduled settlement date? It's imperative that you contact MBH and your lender ASAP!
- Satisfy all remaining lender requirements (if any) necessary for final loan approval. Your lender may require original documents in advance or may allow you to remedy final closing conditions at settlement.
- Obtain and provide a policy of hazard insurance acceptable to your lender. The lender may require an original policy in advance or may allow you to bring the policy to settlement.
- Transfer all utilities into your name as of the date of settlement (or date mutually agreed on with the Seller).

### BRING TO CLOSING

- Unexpired Government issued Photo Identification
- Settlement Funds. Certified Check must be payable to MBH Settlement Group for the remainder of the down payment and estimated closing costs. If you wish to wire transfer funds to MBH, please contact us prior to closing.
- Any other documents required by your lender \_\_\_\_\_

### WHAT NOT TO PACK

- All settlement documents and title policies from any properties you've owned (Including the property you are currently selling)
- Copy of checks written for your earnest money deposit
- Cancelled checks for your mortgage or rental payments (last 12 months)
- Bank statements for all accounts; savings, investments, retirement (last 12 months)
- Separation agreements or divorce decrees
- Pay statements for last three months
- Completed tax returns for the last two years (with W2s)
- Buyer Key Contact List