









# What to pack for your trip to the closing table

Congratulations on getting to the finish line! Here are a few tips to help make your closing experience as smooth and free of surprises as possible.

## Both Home Buyers and Sellers should come prepared with these items:

-  Bring complete identification to closing, including any person signing with a Power of Attorney. To comply with federal security, banking, and notary laws, you must bring valid (not expired!) government-issued identification (i.e. Driver's license or Passport).
-  If your transaction is linked to another closing (e.g. you're selling, and using the proceeds on a purchase later that day, or you're buying with proceeds from a closing that happened earlier), let your escrow officer know as soon as possible so he or she can better coordinate all the moving parts.
-  Alert your escrow officer if there are any changes to your marital status since signing the contract, ideally prior to sitting down at the closing table.
-  If a party to the contract is using a Power of Attorney (someone else will sign for them), make sure the title company has the original executed document at or prior to closing. Also, the title company is legally required to contact the person granting the power of attorney on the day of closing – make sure this person is available and expecting the call!
-  For any monies due over \$1500, plan to bring “good funds” to the closing table, in other words, a wire transfer or cashiers' check (note that a bank “ACH” transfer is not the same as a wire transfer and cause lengthy delays).
-  Buyers should also confirm how the lender will deliver funds (usually via check or wire transfer), and work with their agent to clarify expectations with the Seller. Bear in mind that a wire transfer from the lender will typically allow the title company to wire out the proceeds to the Seller as soon as funding approval is received, assuming the seller's proceeds are not more than the amount of funds received in via wire. A cashier's check must be honored or “collected” by the bank before any funds may be sent out via a wire, which could mean delays of one to three business days. Buyers and Sellers should communicate (with the help of their agents) prior to closing to clarify expectations.

## Who do I contact if I have more questions?

Talk to one of our Business Development Representatives or an Escrow Officer at a location near you.  
Find us at: [www.independencetitle.com](http://www.independencetitle.com)