



Closing Day Success Checklist

*Prepared by Emboss, The Notary Group – Southeast Michigan's Trusted Mobile Notary
586-222-9535*

- Gather Required IDs for Each Signer: For reverse mortgages, include non-borrowing spouses to comply with Michigan rules.

Primary Identification (Must have photo, signature, name, DOB, expiration)

- U.S. Driver's License or State ID Card (unexpired)
- U.S. Passport or Passport Card (unexpired)
- U.S. Military ID (unexpired)
- Permanent Resident Card (Green Card)

Secondary Identification, if required (Used to supplement or if primary is missing info)

- Social Security Card
- U.S. Government-issued Visa
- Birth Certificate (often with another document)
- Utility bill (recent)
- Pay stub with name (with W-2)
- Vehicle Registration or Insurance Card
- Voter Registration Card

- Review Loan Documents in Advance: If possible, request a preview from your lender and flag any issues early to avoid surprises. Check that names, property address, and loan amounts look correct. Important: Your signing agent is not permitted to explain or advise on loan terms, rates, payments, or numbers — please call your lender with any questions before we meet.
- Prepare Payment Methods: Have certified funds ready with exact amounts confirmed.
- Clear Your Schedule: Allocate 1-2 undisturbed hours for the signing appointment.
- Prepare a Comfortable Workspace: There will be 50-150 pages in the packet, so please have a clear, well-lit space ready, such as a dining table with enough chairs for each signer and the agent.
- Address Any Special Situations: Notify us of powers of attorney, trusts, or witnesses needed.
- Post-Signing: Understand your 3-day rescission right for refinances—we'll explain it thoroughly.