

# Ready. Set. Close.

Helpful information to prepare you for a stress-free closing

Whether you are purchasing a home or selling a house, knowing what to expect and being prepared at the "closing" can help eliminate stress and result in a pleasant experience. We understand how important this transaction is to you, and we are committed to consistently providing a level of service that prepares you for this final step in your real estate transaction.

Although the settlement process can vary from state to state, here are some common items that may be required from you at closing and can help your closing go as smoothly and quickly as possible.

## **VALID PHOTO IDENTIFICATION**

Two forms of identification are typically required at closing, including one of the following:

- » Valid Driver's License or non-driver I.D. issued by any state
- » Current United States or Foreign Passport (Foreign Passport must have been stamped by U.S. Immigration and Naturalized Service)
- » Valid United States I.D.
- » Valid Canadian or Mexican Driver's License issued by the Official Agency

## **HAZARD INSURANCE POLICY AND PAID RECEIPT**

A hazard policy, also known as homeowner's insurance, with the lender designated as the insured holder of the mortgage, is required on most loans. Evidence of hazard insurance, including a paid receipt, must be provided prior to closing.

## **CASHIER'S CHECK, TREASURER'S CHECK, OR WIRE TRANSFER PAYABLE TO:**

In the event you are required to bring funds to closing, we cannot accept personal checks or cash. If you prefer to wire your funds, please contact us for bank routing instructions.

If you will be bringing a proceeds check from another settlement, please contact us to verify the acceptance of those funds - we do not automatically accept checks from all title companies and attorneys.

## **ALL PERSONS WHO HOLD TITLE TO THE PROPERTY OR WHO WILL BE PURCHASING THE PROPERTY MUST ATTEND CLOSING TO SIGN DOCUMENTS**

State-specific laws may require the spouse of the parties in title, even though their name does not appear on the deed, to sign certain documents when obtaining a mortgage. If anyone is unable to attend closing, please contact us to arrange a Power of Attorney or closing by mail.

We are committed to orchestrating a professional and stress-free closing. Our knowledgeable professionals welcome your title and closing questions.

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