



What to Expect During Closing

Your step-by-step guide to the final stages of buying your home.

1. Review Closing Disclosure

- You'll receive a **closing disclosure** at least 3 days before closing. This document shows:
 - Loan amount, interest rate, and terms
 - Closing costs and prepaid items
 - Final cash needed to close
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2. Conduct Final Walkthrough

- Schedule a **final walkthrough** of the property.
 - Verify that:
 - Agreed-upon repairs are completed
 - Appliances and systems are working
 - The home is in the expected condition
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3. Gather Required Documents

- Bring **government-issued ID**.
 - Any additional documents your lender or title company requests.
 - Proof of **homeowners insurance** and **funds for closing** (usually a certified check or wire transfer).
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4. Signing Day

- Expect to review and sign several documents:
 - Deed of Trust / Mortgage
 - Loan documents
 - Closing statement / settlement papers
- Ask questions if anything is unclear – don't rush.

5. Payment and Funding

- Your lender funds the mortgage.
- Seller receives proceeds.
- Any escrow accounts (taxes, insurance) are set up.

6. Receive Your Keys

- After signing and funding, you officially **become the homeowner**.
- Collect keys, garage openers, and any important property info.

Tips for a Smooth Closing

- Review documents in advance if possible.
- Stay in touch with your agent and lender.
- Keep a binder or digital folder of all paperwork.
- Don't make major financial changes right before closing.