Closing Week Pack

For anyone in the final stretch before signing day.

A few days before closing

- **Review your Closing Disclosure** — Compare it line-by-line to your earlier Loan Estimate.
- **Confirm how much you need to bring, and in what form** — Certified funds or wire transfer, exactly as instructed.
- **Confirm your homeowners insurance is active** — Lenders typically require proof before closing.

Understand the paperwork

- **Know the difference between lender's and owner's title policy** — They protect two different people, not the same one twice.
- **Ask what your earnest money is being credited toward** — Down payment or closing costs, per your contract.

Day of closing

- **Bring valid photo ID for everyone on the loan or title** — Confirm exactly what's required ahead of time.
- **Do the final walk-through before signing** — Confirm the property's condition and any agreed repairs.
- **Read every document before signing** — Ask questions if anything is unclear — there's no rush that overrides this.