

Closing Checklist

Pre-Closing

Take a little time, ask the important questions and use this guide to help you make a list for closing day!

Who will be conducting your closing, where and when?

Ultimately, **YOU** choose your title company. Learn more about Main Street Title Company at mstreetitle.com.

Who will be conducting my closing?

Name: _____

Phone: _____

When and where is my closing?

Date: _____ Time: _____

Address: _____

Ask your agent or closer to go over closing day.

Making a list and verifying the details will ease stress and give you a quick reference for the big day.

What do I need to bring to my closing?

- Driver's License
- Reading Glasses (if needed)

Estimated amount due at closing? _____

How will I pay?

- Cashier's Check
 - Wire Transfer
-

Ask your loan Officer for guidance on documents. Look over and discuss your closing disclosure early. Familiarize yourself with terms, conditions and expectations.

Here's a list of the most important documents you'll see at closing:

- Closing Disclosure
- Mortgage/Deed of Trust
- Promissory Note
- Deed, document that transfers property ownership.



MAIN STREET
TITLE INSURANCE

Contact us with any questions!

Email: jeremy@mstreetitle.com

Phone: (573) 335-8084

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Closing Day

Your closing day has finally arrived! Bring this worksheet to your closing and use it as a guide.

Don't forget to bring these things to closing!!!!

Talk with your Realtor to go over closing.

- A cashier's check or proof of wire transfer for the exact amount of money you need to close.
- Your co-borrower, non-borrowing spouse.
- Your Driver's License/ State Issued ID (Current/not expired)

Know why you need title insurance.

If a title claim occurs, it can be financially devastating if the owner is uninsured. Protect yourself from claims by others against your new home, you will also need an Owner's Title Insurance Policy.

Questions to ask your Realtor, Lender and/or Closer.

How will I pay my property taxes and homeowner's insurance?

- Included in my monthly payment
- I have to pay them on my own

Where will I send my monthly payments?

If I have HOA dues: how much and how do I pay?

Questions after closing? Here's who I should call:



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Post-Closing

You're done with the paperwork!! Now what?

Save these important documents!

You should save and file all the closing documents you are given. Here's a list to mark before you file away, for quick reference later!

- Closing Disclosure/Closing Statement
- Mortgage/Deed of Trust
- Promissory Note
- Deed, document that transfers property ownership

Change your address.

- All bank accounts & credit card accounts
- Car registration and insurance
- Health/life insurance, bills, loans, etc.
- Change of Address from- US Postal Service

Revise your budget and plan for future expenses.

- Factor in HOA fees, property taxes and homeowner's insurance.
- Resist the urge to tackle major home repairs or renovations right away. Don't over extend your budget.
- Start the habit of saving money each month for an emergency fund.

Review your homeowner's insurance policy.

- Does it cover floods? Other disasters?
- Do a little research on bundling policies, energy efficient initiatives or increasing your deductible.



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