

## Prior to Closing:

- \_\_\_\_\_ Provide the title company with current loan company information, so that a payoff statement can be ordered from your lender. If your property is subject to dues by a homeowners association, provide the name and phone number of the association.
- \_\_\_\_\_ Provide documentation of any change in marital status (divorce, marriage, death) during current ownership.
- \_\_\_\_\_ If you will not be present to sign documents at closing, and are planning to use a Power of Attorney for signature of legal documents, have it approved by the title company prior to closing. The title company must make contact with you on the day of closing to make sure you are alive and well and have not revoked the POA. Also, the title company releases the original for recording.

## Required at Closing:

Bring these with you:

- \_\_\_\_\_ Valid driver's license, passport, or other government-issued picture ID.
- \_\_\_\_\_ Social Security Number
- \_\_\_\_\_ House keys, garage door openers, warranties or operational manuals for appliances (heating, ac, stoves, etc.) to transfer to the buyer.

## Avoiding Closing Delays

- \_\_\_\_\_ The lenders and title insurers require single owners who have married during the course of ownership of the property, to have the spouse join in signing the documents at closing.

## After Closing:

- \_\_\_\_\_ Cancel your homeowners insurance with your insurance agent if you are moving from the property after closing and funding. If you are remaining at the property after closing, you should notify your agent of this change.
- \_\_\_\_\_ Your lender will refund all monies left in your escrow account approximately 15 to 30 business days after he receives the payoff funds. The lender will mail a package containing your original Promissory Note marked "PAID" and other loan file documents. Retain these for future reference. They may also include a Release of Lien document. This document must be recorded with the County Clerk's Office to remove the lien of record.
- \_\_\_\_\_ Your closing statements serves as a Substitute Form 1099 for Tax purposes.