

Mortgage Closing Checklist

Buying a home is exciting. It may be the largest purchase of your life, and it is best to be prepared. Use the checklist below to help your through the closing process. There are steps here that may also alert you to potential fraud.

BEFORE CLOSING:

1. **Determine** who will conduct your closing, their contact information, where you will close, and when.
2. **Learn the Details**
What do you need to bring? How much will you have to pay? How do you pay?
3. **Request** your closing documents three business days before closing.
 - Closing Disclosure, Promissory Note and Deed
 - Mortgage/ Security instrument/ Deed of Trust
 - Right to Cancel (Refinance Only)
4. **Read** all closing documents.
5. **Arrange Your Payment** for the amount due at closing.
6. **Protect Yourself** from scams by recording names and numbers of two trusted individuals who can securely confirm payment instructions. Beware of emails with last-minute changes to your payment instructions.

AT CLOSING:

Bring:

- List of trusted people
 - Trusted friend, advisor, or lawyer
 - Driver's license or ID
 - Closing disclosure
 - Co-borrower or co-signer
 - Cashier's check or proof of wire transfer
1. Ask Questions and **Get Answers**:
 - How to pay property taxes
 - Where monthly payments are sent
 - Who should you call for questions
 - How to pay homeowner's insurance
 - How to pay Homeowner's Association dues
 2. **Don't Forget**: take all the time you need and trust your gut. If something feels wrong, postpone or walk away.

AFTER CLOSING:

1. **Save Your Closing Packet**. It should include:
 - Closing Disclosure, Promissory Note and Deed
 - Mortgage/Security Instrument/Deed of Trust
 - Right to Cancel (Refinance Only)
2. **Change Your Address**
3. **Revise Your Budget and Plan for Future Expenses**
4. **Review Your Homeowner's Insurance**
5. **Enjoy your new home!**



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