



# Buyer's Guide to closing

## What do you need to do prior to closing?

- Contact your Closer to discuss closing options if you or any co-purchasers cannot be present at closing.
- Comply with your lender's loan approval requirements, if any.
- Contact utility companies to arrange for connections.
- Determine your homeowner's (hazard and fire) insurance needs:
  - Contact your lender to confirm the hazard insurance requirements.
  - Contact your insurance agent to determine coverage needed.

## What do you need to bring to your closing?

- Certified Funds payable to Upward Title & Closing Agency, or a wire transfer sent from your bank into our account for the amount due at closing. Contact your Closing Team for Wire Instructions.
- Current driver's license or other government issued photo identification (for notary purposes).
- Documentation required by your lender for closing.

## What will happen at your closing?

- Final settlement statement will be reviewed and signed.
- Closing documents will be reviewed, signed and notarized.
- Information for homesteading your property is provided.
- Owner's title insurance is issued.
- Funds are collected and disbursed.

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