



# 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, 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.
- Funds are collected and disbursed.