

BUYERS'S GUIDE

To Closing

Making Houses into Homes One Closing at a Time.®



What do you need to do prior to closing?

- Contact your Closer if you or any co-purchasers cannot be present at closing.
- Contact your Closer if there has been a change in your marital status since the time of loan application.
- Coordinate with the title company and your financial/banking institution to arrange for your closing funds to be wire transferred. Ohio Good Funds Law requires funds for closing to be wired.
- 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:
 - Confirm loss payee clause with lender.
 - Contact your insurance agent to determine coverage needed.

What do you need to bring to your closing?

- A personal check for any difference that may be due at closing. Quality Choice Title will accept a personal check for up to \$1000.
- Current driver's license or other government issued photo identification (for notary purposes).
- Conditions and any special documentation required by your lender.

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.
- Keys, garage door opener(s), and other property information is exchanged.