



Homebuyer Closing Checklist

How to prepare for your closing:

- ✓ Wire your funds to Orchard Title, LLC. Alternatively, you can obtain a bank check, made payable to Orchard Title, LLC. Whichever funding option you choose, make certain that they include all the funds needed to close your loan. If you need wiring instructions, please ask us. We'll be happy to provide them.
- ✓ Review the closing fees and payments in the settlement statement (HUD-1). Your loan officer, real estate agent, or closing specialist can help. Ask questions, and get answers, before your closing day.
- ✓ If you're moving to a new area, ask your real estate agent to provide you with a list of local service providers: utilities, cable, internet, and phone. The information will make your move easier.
- ✓ Understand the details of your closing appointment: when to arrive, driving directions, and any specific parking instructions.
- ✓ Collect your legal photo ID: Driver's Licence, Non-Driver Identification, or passport. You'll need to bring it to your closing.

What to expect during your closing:

- Arrive at your closing, and meet your closing specialist. Your real estate agent, the seller's real estate agent, and the seller might also be in attendance.
- Sign all your documents. If you have any questions, ask your closing specialist.
- Your closing specialist will review the paperwork, and notarize your signature.
- Congratulations! You've purchased a new home.