

Mortgage Closing Checklist

1. Documents to Bring

- ☐ Government-issued photo ID
- ☐ Proof of homeowners insurance
- ☐ Closing disclosure statement
- ☐ Cashier's check or proof of wire transfer
- ☐ Sales contract
- ☐ Latest pay stubs and bank statements (if requested)
- ☐ Other required lender documents

2. Review Before Closing

- ☐ Review closing disclosure for errors
- ☐ Confirm all figures, including loan amount and interest rate
- ☐ Verify down payment and closing costs
- ☐ Schedule final walk-through of the property

3. On Closing Day

- ☐ Meet at specified location/time
- ☐ Sign all settlement documents
- ☐ Pay closing costs and down payment
- ☐ Obtain copies of all signed documents
- ☐ Receive keys to property

4. After Closing

- ☐ Store all documents in a secure place
- ☐ Set up utility services and address changes
- ☐ Confirm receipt of title/deed
- ☐ Review first mortgage payment instructions

Note: This is a general checklist only. Requirements may vary by lender and location.