

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.