



BUYER'S GUIDE to closing

What do you need to do prior to your 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?

- A certified or cashier's check payable to Guardian Title Agency, 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)
- Social Security Number(s)
- 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.
- Information for homesteading your property is provided.
- Owner's title insurance is issued.
- Funds are collected and disbursed.

