



ESSENTIAL CLOSING INFORMATION

To facilitate a smooth closing, here is some essential information that you should generally expect to provide to your escrow officer.

BUYERS:

- Your lender's name and contact information
- Your homeowner's insurance company and contact information.
- Your home warranty company and contact information.

WHAT TO BRING TO CLOSING:

- Valid, government issued photo identification.
- Certified or cashier's check.
- All keys and garage door openers to the property.
- Wiring instructions (if applicable), that include your bank's name, ABA number, name on the account and account number.

SELLERS:

- Your marital and homestead status. This information is necessary to comply with homestead and community property laws.
- Your social security number or other taxpayer identification number. This information is required for tax reporting and may be necessary to obtain a loan payoff.
- Do you have a loan on your home? If yes, provide a recent mortgage statement of account that shows your loan number, the contact information for your mortgage company and the date of your last mortgage payment to facilitate a payoff of your loan.
- Is there a homeowner's association? If so, provide the management company's name and contact information as soon as possible.
- Has a divorce occurred? If yes, is it pending or final?
- Are you a widower or widow? Did you own your home as joint tenant with right of survivorship or as tenants in common? If you owned your home as tenants in common, is there a will? If yes, has the will been probated?