# Closing Information for Buyers

## Prior to Closing:

- Provide Social Security number and Homeowners/Hazard Insurance policy information.
- Gather copies of relevant Wills, Trusts, Powers of Attorney, or Corporate Documents related to the Buyer/Borrower

## For the Closing Day:

- Bring two forms of identification, one of which must be a photo ID.
- Funds for closing in the amount indicated on your preliminary Settlement Statement or Lender's Good Faith Estimate.
- Personal Checkbook for any last-minute adjustments.
- Copy of the Declaration Page of your Homeowner's/Hazard Insurance Policy.
- Any additional documents instructed by your Mortgage Lender (e.g., tax returns, pay stubs).

### **General Preparation:**

- Fill out the buyer's information form provided by the Closing Attorney.
- Stay in contact with your lender and the Closing Attorney's office throughout the mortgage process.
- Schedule and conduct a home inspection.
- Select a homeowner's insurance company and purchase coverage.
- Arrange the transfer of funds needed for closing.
- Consider obtaining Owner's Title Insurance (provided by the Closing Attorney).
- If applicable, obtain a survey of the property.
- Notify the Closing Attorney if you will be using a Power of Attorney or if there are any changes in the attendance for the closing.

### On Closing Day:

- Bring required documentation, including a photo ID and proof of wire transfer.
- Be prepared to sign numerous legal documents such as the Promissory Note, Closing Disclosure, and Security Deed.

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