



# Providing Key Closing Information Will Ensure a Smooth Experience for You

## Sellers

- ▶ Marital & homestead status. This is necessary to comply with community property laws, if applicable in your state.
  - ▶ Are you a widow/widower? Is there a will? If yes, has the will been probated? If there is not a will, are there any heirs? If so, are they minors?
  - ▶ Has a divorce occurred? If yes, is it pending or final?
  - ▶ Loan number and contact information for the existing mortgage company. This is necessary to obtain a loan payoff. It is helpful to know when the last mortgage payment was remitted, and if you intend to make any additional payments prior to the day of closing.
  - ▶ Social Security number. This is necessary to obtain the loan payoff, as well as enable the title company to determine whether or not certain liens, judgments or suits may be filed against the seller or someone with a similar name are one and the same person.
  - ▶ Is there a homeowner's association? If so, please provide the management company's name and contact information. This information is necessary to obtain a resale certificate. It is helpful to have this information as soon as possible. Homeowner associations can be difficult and/or slow in their response time.
- ▶ Your forwarding address.
  - ▶ How you would like to receive your proceeds. If a wire is desired, we will need the bank's name, ABA number, name on the account, and account number. If you owe money at closing, any amount over \$500.00 will need to be in the form of a certified cashier's check.
  - ▶ Is there another closing contingent upon this closing?
  - ▶ Please advise us as soon as possible if you are not going to attend the closing. Special preparations will have to be made in advance, and additional costs may apply.
  - ▶ For both Sellers and Buyers - Will someone other than you be signing the documents under a power of attorney? If so, please provide a copy of the power of attorney as soon as possible as the form needs to be reviewed and approved prior to closing.

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## Providing Key Closing Information *Continued*

### Buyers

- ▶ Your lender's name and contact information
- ▶ Your homeowner's insurance company and contact information once chosen
- ▶ Who we should order the home warranty through.

### What to Bring to Closing

- ▶ Government-issued photo I.D.
- ▶ Certified cashier's check or wire for any money over \$500.00
- ▶ All keys and garage door openers to the property
- ▶ Wiring instructions

### Be Aware of Wire Fraud

The real estate industry is a big target of wire fraud because large amounts of money are involved in the closing process. Hackers are getting smarter and smarter, and the money lost in their scams is usually unrecoverable.

We will always call you to verify wiring instructions, so you should consider anything other than this procedure as suspicious. If you believe that your email has been compromised, please notify the appropriate parties. Our closing team is dedicated to your safety and will always be in communication with all parties involved in your transaction from beginning to end.