



Buyer's Guide to closing

What do you need to do prior to closing?

- If you are financing, all signers must be present at closing unless prior arrangements are made and approved with your lender.
- 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?

- Certified Funds payable to Upward Title & Closing, 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).
- 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.
- Funds are collected and disbursed.