

# CLOSING DAY TIPS

You've made it through a long closing process and likely already overcome several challenging roadblocks. But there's still one big step left – you want to be mentally and logistically prepared for all that's to come.

Here's 11 of the best closing day tips for this incredibly momentous occasion.



**1. Remind yourself that you're not spending your savings, you're investing it in real estate.**

Through purchasing a house, you're investing in an asset that you should have every reason to believe will increase in value over your course of ownership.

**2. Calm mortgage payment panic with a solid repayment strategy.**

Keep this in mind: A little more money goes toward your principal balance with every payment you make. And if you want to speed up your end goal of paying off the house, you'll have the ability to do that at your discretion.

**3. Plan your route in advance and give yourself ample travel time.**

Plan the best route to this unfamiliar locale in advance with your favorite GPS app.

**4. Arrive early and set aside at least an hour for the meeting.**

If you want to arrive with plenty of time to spare, check your map app within the same timeframe that your appointment is scheduled, and add at least 15 minutes to the projected travel time estimate.

**5. Check that everyone on the mortgage has their identification.**

To cover all your bases, you should also check with your agent on whether you'd need to bring any of the following:

- Proof of homeowners' insurance
- Separation agreement or divorce order
- Living trust documents (if you're designating a trustee at your closing)
- Documentary or transfer stamps (only in states that charge a transfer tax)

**6. Plan out your method of payment.**

The attorney or title company representative will provide you with the exact amount required, and how it should be paid – such as by wiring the funds from their bank to the attorney in advance of the appointment.

**7. Never wire your closing funds per email instructions without verbal confirmation.**

Don't call the number provided in any email instructions you receive. Call your real estate agent to get the correct title company number to verify the payment instructions.

**8. Review your Closing Disclosure in advance.**

You can do your due diligence by reviewing your Closing Disclosure (CD) prior to closing day, which will include important details including your loan terms, interest rate, and estimated monthly housing payment.

**9. Ask exactly how you should sign your name before you start signing any paperwork.**

When you close on a house, you're signing legally binding documents. In many cases, signing initials – or a first initial plus your last name – won't do.

**10. Understand you may not get the keys at the closing appointment.**

Double check your purchase agreement for when you're officially set to take possession of the house/keys.

**11. Commemorate the moment.**

Homeownership is definitely a cause for celebration and a moment you'll want to remember forever.



420 CENTURY WAY, SUITE 100, RED OAK, TX 75154 | HOMETOWNLENDER@TRINITYOAKSMORTGAGE.COM  
469.552.5604 | WWW.TRINITYOAKSMORTGAGE.COM