

CLOSING DAY

WIRING INSTRUCTIONS

Please Note: If your bank is online or not local and you plan to wire funds for closing, you will be required to complete a wiring form in front of a notary.

To avoid any closing delays, it is very important that you call your financial institution to verify account information and wiring instructions before completing the form. Sometimes the account number that your bank uses to wire funds into your account is not the same as your checking account or bank statement.

Each bank has different wiring rules and regulations. For example, PSECU has a local branch in State College, but that branch does not wire money or accept wires. Please call your bank well in advance to learn more about their wiring protocols.

CASHIER'S CHECK

If you are going to bring money to closing, please obtain a cashier's check for the exact amount needed to close. If you are unsure about this amount, please call our office and our team will be happy to assist you.

Keep in mind that a cashier's check is immediately withdrawn from your account, unlike a personal check, where the money stays in your account until our funding department processes the check, running the risk of having insufficient funds cover the closing costs.

PHOTO IDENTIFICATION

Please remember to bring VALID photo identification to closing. All ID's must match the name on the loan.

- Valid Driver's License or Non-Driver ID issued by the State
- U.S. Passport
- Foreign Passport Stamped by the U.S. Citizenship and Immigration Services (USCIS)
- Valid U.S. Military ID
- Veterans Health ID Card



STATE COLLEGE Headquarters

1423 N. Atherton St., 2nd Floor
State College, PA 16803

814.689.1741 | Fax: 814.690.1621

ALTOONA

919 Logan Blvd.
Altoona, PA 16602

CLEARFIELD

331 E. Market St.,
Clearfield, PA 16830

LEWISTOWN

405 Electric Ave.
Lewistown, PA 17044

MUNCY

23 South Main St.
Muncy, PA 17756

✉ client@settlementsdirect.com

🌐 www.settlementsdirect.com

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@USSofPA

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SETTLEMENT SERVICES OF PA, LLC.