

HOMEBUYER'S CLOSING CHECKLIST

PRIOR TO CLOSING

- Verify all names are spelled correctly and all parties who will be listed on the deed are also listed on the title commitment.
- Any party listed on the title/deed/mortgage must attend closing and are required to sign.
- Please call your bank to find out how they handle cashier's checks or wired funds. This is a VERY important step, as some banks are not local and, this may require some additional planning.
- If your transaction has unique circumstances such as the involvement of a Power of Attorney, a need to wire funds, or if you are unable to attend closing, please let our Buyer Coordinator Team know to avoid any potential closing delays.

CLOSING DAY

- Please bring a **cashier's check** payable to **Universal Settlement Services** in the amount provided to you by our Buyer Coordinator Team.
- It is very important to bring your Driver's License or other acceptable VALID picture identification.
 - Valid Driver's License or Non-Driver ID issued by the State
 - U.S. Passport or Foreign Passport Stamped by the U.S. Citizenship and Immigration Services (USCIS)
 - Valid U.S. Military ID
 - Veterans Health ID Card
- Closing document signatures must match names on the identification presented.
- If you are unable to attend closing, please contact our Buyer Coordinator Team as soon as possible to discuss preparing a POA (Power of Attorney).

AFTER CLOSING

You will receive a letter that looks like it was sent by the state with an invoice regarding your deed. This is a scam and you can disregard that letter.

You will receive the original deed from Universal in the mail. If you ever lose it, we can always provide you with a copy.

You will receive a Homestead/Farmstead Application. If you plan on using your purchase as your primary residence, this is a credit towards a tax bill.

Taxes will be due even if you do not receive a tax bill. Please reach out to your local tax collector and make sure your mailing address is accurate.

Please make sure you reach out to the various utility companies involved in your real estate transaction to confirm they have been transferred.



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