

# REFINANCE CLOSING CHECKLIST

## PRIOR TO CLOSING

- If you have a mortgage or line of credit, please be sure to reach out to our Borrower Coordinator Team to complete a mortgage authorization form as soon as possible. Some banks require a few days or even weeks to process the payoff.
- Please call our office to submit social security numbers. We do NOT prefer this personal information to be emailed to us for security purposes. Your social security numbers are required to obtain payoffs as well as specific lien searches.
- If your transaction has unique circumstances such as the addition/removal of an individual from the deed, consolidation of debt, or other situation, please discuss this in greater detail with our Borrower Coordinator Team to avoid any potential closing delays.
- In the event that you are doing a cash-out refinance for a specific purpose, like purchasing another property or cashing out a co-borrower, please let us know so that we may adjust the transaction accordingly.

## CLOSING DAY

- Bring a cashier's check payable to Universal Settlement Services in the amount provided to you by our Borrower Coordinator Team (if funds are required.)**
- 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 attending closing, please contact our Borrower Coordinator Team as soon as possible to discuss preparing a POA (Power of Attorney).

## AFTER CLOSING

**IMPORTANT:** If you have a mortgage or line of credit to be paid at closing, please make sure that the payoff is showing as closed and paid off within 5 days of settlement.

If you receive any bills and are not sure if they were paid during settlement, please call our office to confirm.



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