

BEFORE CLOSE



Make sure you carefully review all documents to verify they are accurate. If there are errors, report them as soon as possible. If you do not go by the name on your ID, let your Escrow Officer know.



If you are purchasing homeowners insurance, do so as soon as possible and provide proof of purchase to your lender.



Make sure you have the money for the down payment and closing costs in a bank account and do not spend it, even if you think you can replace the funds later.



If your lender requests information or documentation from you, provide it as quickly as possible and make sure to fill all forms out completely and correctly.



Approximately 10 to 14 days before close, contact your Real Estate Agent, Lender and Escrow Officer to make sure they have all the required documents and information that they need from you to close. Then check again a week before close.

THINGS THAT CAN DELAY CLOSING



Changing or quitting a job. Before doing either, contact your lender to see if it will affect your ability to get a loan.



Making any large purchases and/or purchases that will require running your credit. Always contact your lender before doing such purchases. It is best to not have your credit ran by anyone other than your lender.



Unless your lender asks you to, do not pay off any existing debts. While this may seem like a good idea, it is better to do so after the house has closed escrow.



Changing your financial institution, your name or your marital status.



Making large, unscheduled deposits into your bank account.

If in doubt, contact your lender, Real Estate Agent or your Escrow officer before making any changes. Even if it seems like it isn't a big deal, it might be and can cause delays. And delays can mean losing your new home.
