



TIPS FOR A SMOOTH, SUCCESSFUL CLOSING

A LITTLE PREPARATION CAN MAKE CLOSING DAY SIMPLE AND STRESS-FREE. KEEP THESE TIPS IN MIND BEFORE YOUR APPOINTMENT.

- ☐ **REVIEW YOUR CLOSING DISCLOSURE EARLY**
Take a few minutes to review your final numbers and ask questions before closing day.
- ☐ **AVOID MAJOR FINANCIAL CHANGES**
Don't open new credit accounts, finance purchases, change jobs, or move large amounts of money before closing without talking to your lender.
- ☐ **RESPOND QUICKLY TO REQUESTS**
If your lender, realtor, or title company needs additional documents, send them as soon as possible to avoid delays.
- ☐ **PLAN AHEAD FOR CLOSING DAY**
Confirm your appointment time and arrive a few minutes early.
- ☐ **ASK QUESTIONS**
If something doesn't make sense, ask! We're here to help.

Common Reasons Closings Are Delayed:

- Missing or incomplete documents
- Last-minute financing or employment changes
- Delays in transferring funds
- Title issues that require additional documentation
- Missing signatures from buyers or sellers

Have questions before your appointment? Contact us—we're happy to help.

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