HOME BUYING GUIDE

WHAT TO EXPECT ON CLOSING DAY

A simple guide to help buyers feel prepared and confident

Closing day is the finish line.

Most closings are straightforward when you know what to bring, what you will sign and what happens next. These steps will help you understand the process from final review to getting the keys.

1 Review your Closing Disclosure

Before closing, review the final numbers carefully. Compare your closing costs, loan terms, cash needed to close and any credits or concessions. Ask questions if anything looks different than expected.

2 Bring what you need

Bring a valid government-issued photo ID and be ready with any required closing funds. Depending on the closing company, funds may need to be sent by wire or brought as a certified check. Follow the exact instructions from your closing professional.

Always verify wiring instructions directly by phone using a trusted number.

3 Complete the final walkthrough

If it has not already been done, complete a final walkthrough shortly before closing. Confirm the property is in the agreed condition and that any negotiated repairs or included items are in place.

4 Sign the closing documents

You will sign paperwork related to your mortgage, title transfer and other closing disclosures. Take your time, read what you are signing and ask for clarification if you do not understand a document.

5 Wait for funding, recording and key release

After signatures are complete, the lender funds the loan and the deed is recorded. Once the closing is finalized according to local practice, you receive the keys and officially become the owner.

Who may be there?

Your real estate agent, lender, closing attorney or title professional, and sometimes the seller or seller's representative may be involved. The exact process varies by location and closing company.

How much do I need to bring?

When do I get the keys?

Who do I call if I have questions?

For educational purposes only. Closing procedures, funding timelines and documentation requirements may vary. Please consult your real estate professional, lender and closing provider for current information.