

PURCHASER'S COUNTDOWN TO CLOSING

1. Arrange in advance for transfer of all utilities into your account, effective as of the day of closing as you don't want to risk an interruption of service and reconnection charges. You will also want to provide change of address information to United States Postal Service.
2. Stay in close communication with your loan officer so that your loan is approved well in advance of the closing date and in accordance with your contract agreement.
3. I will coordinate with you to schedule the pre-settlement walk-through inspection of the property and will accompany you.
4. If you are unable to attend the settlement in person, please inform me, the lender, and the settlement attorney as quickly as possible in order for the closing attorney to prepare a Power of Attorney for your designated representative to act in your place or for documents to be ready for your signature in advance. When using a Power of Attorney, the proper forms must be completed and signed by you in front of a Notary prior to settlement. Your lender must approve the Power of Attorney document well in advance of closing.
5. Please bring photo identification to the settlement; a driver's license or passport works.
6. Bring either a certified or cashier's check to the settlement made payable to the settlement attorney/company for the remainder of the down payment and the estimated closing costs. Alternatively, you can wire funds directly into the closing attorney's account in advance. Typically, the closing attorney's office will be able to provide you with an estimated figure the day before closing. Call the settlement office directly for the amount and for wiring instructions if wiring.
7. Remember to bring your checkbook in the event you need to add to the above with a personal check. If you bring or wire more money than is needed, the closing attorney will give you a refund check .
8. At the closing, you will be asked to review and sign a HUD-1 Settlement Statement detailing all charges and credits to the Buyer and Seller. You will also review and sign a number of other documents. The settlement officer will go over all the documents with you and explain the purpose of each document as you sign them.
9. After all documents have been signed and necessary funds provided, you will be given the keys to your new home. The entire process normally takes an hour.
9. I will be with you at the settlement.

Carol Temple, CRS
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“. . .providing priceless results”
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