



Congratulations — You Made It to Closing Day!

Closing day is one of the most exciting moments in your home buying journey! It's the day you officially become a homeowner. You will be signing the final documents, receiving your keys, and celebrating one of life's biggest milestones. Congratulations! This guide will help you know what to expect, what to bring with you to closing, and what to do after the closing so your transition into your new home is smooth and stress-free.

CLOSING DAY CHECKLIST



Confirm your appointment

Double-check your closing date, time, and location with your agent or title company.



Bring identification

You'll need a government-issued photo ID (driver's license or passport).



Have your funds ready

- Review the email from your lender for specific instructions regarding the amount you need to bring to closing and how you will need to bring/send it.
- If you need to bring more than \$10,000 to closing, the funds must be wired. You'll get the official wiring instructions directly from Crossroads Title.
- If the amount is less than \$10,000, you can bring a certified or cashier's check made payable to Crossroads Title for your closing costs or down payment.
- Be sure to write your new home address on the memo line of the check



Kristi's Tip: Always call the title company directly before wiring funds to confirm their instructions and that they have received your funds.



Review your closing disclosures

Compare it to your original loan estimate to make sure everything matches.

DURING CLOSING

- You'll meet with your title company to sign all final loan and ownership documents.
- Your lender will confirm all funds have been received.
- Once everything is signed and funded, the home is officially yours!
- You'll receive your keys and any garage openers or codes.

Don't rush the process If something is unclear, please ask questions! I'm always here to help make sure you understand every step.

AFTER CLOSING — TRANSITION SMOOTHLY INTO YOUR NEW HOME

Here's a helpful checklist to stay organized during your move-in week:

SET UP YOUR ESSENTIALS

1. CALL TO TRANSFER UTILITIES TO YOUR NAME

- ☐ Electric company: _____
- ☐ Gas company: _____
- ☐ Water/Sewer company: _____
- ☐ Internet Provider: _____
- ☐ Trash & Recycle Pickup: _____

2. FIND OUT:

- ☐ What day is trash day? _____
- ☐ What company provides internet and cable service? _____
- ☐ What is the garage/door code(s)? _____

3. CHANGE YOUR ADDRESS WITH:

- | | |
|---------------------------------------|--|
| ☐ Post Office | ☐ Insurance Company |
| ☐ Banks | ☐ Subscriptions |
| ☐ Credit Cards | ☐ Delivery Services |

4. LOCATE KEY HOME ITEMS:

- ☐ Main water shut off valve
- ☐ Electrical panel
- ☐ Gas shut off
- ☐ Attic/basement access points

QUESTIONS AFTER CLOSING? I'M STILL HERE FOR YOU

Even after you close, I'm just a call or text away. If you're unsure about anything, please reach out. I am happy to help!

Owning a home is a journey, and I'm here to make sure you always feel informed and supported.