



# KEYS TO A *Successful Closing*

*The* key to any transaction as important as your sale or purchase is to read and understand your Purchase and Sale Agreement (P&SA). The P&SA will inform the escrow officer of all the details that are to take place. Your escrow officer is not an attorney and cannot practice law; you should consult your lawyer for legal advice. The escrow officer is there to follow the instructions given by the principals in the escrow through the P&SA and lender instructions.

## PRIOR TO CLOSING

### BUYERS

- Verify with your loan officer that all conditions have been met.
- Notify your escrow officer the names of your lender and homeowner insurance companies

### BUYERS AND SELLERS

- Confirm with your agent that all contingencies have been satisfied
- Keep your agent informed of any vacation plans or times you will be unavailable
- If you plan to have your documents reviewed by an attorney, please notify your escrow officer at least 48 hours prior to signing

## BEFORE YOUR SIGNING APPOINTMENT

- Expect to sign at the escrow company one or two business days before the closing date
- If funds are required to close, be prepared to bring the monies in the form of a cashier's check 24 hours before recording or wire transfer the same day as closing
- Have a valid photo ID available at your signing appointment: Driver's License, State ID, Passport, or Green Card
- Expect the signing to last approximately one hour if you are the buyer and 30 minutes if you are the seller