

# TIPS TO PREVENT

# CLOSING DELAYS

When working with a lender to finance the purchase of a home, there are many reasons a real estate closing can be delayed.



Fortunately, staying on top of deadlines and following the tips below can help prevent many of those delays. Be sure to check in with your closing team regularly and inform them of any factors that could affect your scheduled closing date.

## BEST PRACTICES

- » Review all documents for accuracy and report errors immediately.
- » If you are required to purchase homeowner's insurance, do it early and provide proof of purchase to the lender.
- » Maintain sufficient funds to cover the down payment and closing costs in the bank account.
- » Respond to all lender requests for information swiftly and completely.
- » Check with your real estate professional, lender and title company several days before closing to verify that all required documents have been provided by you.

## THINGS TO AVOID

- » Changing jobs, financial institutions, your name or marital status.
- » Checking your credit and opening or closing lines of credit.
- » Making large, unscheduled withdrawals deposits into your checking account.
- » Paying off existing debts (unless requested by the lender).
- » Forgetting to bring required items to closing, including: A valid, government-issued ID (includes spouses) Certified funds or wiring instructions.

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