



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**

- » **Change** in jobs, financial institutions, your name or marital status.
- » **Affecting Credit:** Checking your credit and opening or closing lines of credit.
- » **Financial Transactions:**
  - Making large, unscheduled withdrawals or 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.