



Closing Checklist

- The names, addresses, phone numbers and e-mail addresses of Buyer's and Seller's Real Estate agents.
- A legible copy of the Sale and Purchase Agreement including required property condition disclosures, purchase price, earnest money terms, real estate commissions, and the division of settlement charges.
- A copy of current Owner's or Lender's Title Insurance policy if available.
- The Seller (or Buyer for refinance) should provide written authorization for **MIS** to obtain a payoff from any holders of existing mortgages, 2nd mortgages, credit cards, or liens. Information should include Social Security numbers, Loan Account numbers and any payoff statements with contact information.
- Any information relating to any matters affecting the property such as a divorce or other liens.
- The Buyer must provide the required homeowners insurance policy with paid receipt. Flood insurance and elevation certificates with paid invoices, if required.
- The Seller should provide inspection reports and invoices.
- All parties should provide invoices for all repairs to be paid at closing or copies of paid receipts.
- The Seller should provide the Home Warranty and invoice. (If applicable)
- The lender must provide the lender's settlement charges and closing instructions.
- A list of any charges paid outside of closing should be provided.
- MIS** will provide a copy of the HUD statement to all parties prior to the closing.
- The Buyers should notify **MIS** how they want to hold title.
- If Power of Attorney is used, it must be approved by **MIS** and the lender prior to closing.
- If property is homestead, the husband and wife must attend closing.
- The Seller should provide a forwarding address, best contact number and an email address.
- The name and contact information for Homeowner's association. (If applicable)