

# Closing Tips

## Both

### Buyers

Bring your drivers license. A notary requires identification.

Bring money - a cashiers check. Usually you will need to allow time to stop at your bank on the way to the signing. Escrow often does not know the exact amount of money you will need until a couple hours before your appointment.

Bring your good faith estimate with you. It will help escrow pinpoint any discrepancy.

The quantity of documents you will be asked to sign would overwhelm and confuse a lawyer. The three most important documents will be

1. the note,
2. the deed of trust
3. the closing statement.

If you want to read all the documents you are going to be asked to sign at closing, you will probably need to ask for them in advance and read them at home.

Escrow (LPO) is an unbiased third party and can be trusted with fairness. LPO's do not give legal advice and they are not allowed to favor one party over the other.

### Sellers

Bring your driver's license. A notary requires identification.

Because your unpaid water and sewer bills follow the property, the legislature has directed closing agents to hold reserves. To avoid a escrow hold back, pay your final water and sewer bills and bring receipts to closing appointment.

The closing statement is the critical document.

Your proceeds of sale will usually not be available to you the day you sign.

Most sellers remember to cancel their utility accounts but add a call or an Email to cancel your property insurance.



*Mary* **Ryan**  
PROPERTIES, INC.  
Mary Ryan

425-271-8800  
Fax 425-671-0787  
123 Main Ave. S., Renton 98057  
marypatryan@comcast.net  
<http://marypatryan.com>

