



# ESSENTIAL CLOSING INFORMATION

Conducting your home closing with the utmost care and attention to detail is a responsibility that **Chicago Title Hesse** takes very seriously. To facilitate a smooth closing, here is some essential information that you should generally expect to provide to your escrow officer.

## SELLERS:

- Your marital and homestead status. This information is necessary to comply with homestead and community property laws.
- Your social security number or other taxpayer identification number. This information is required for tax reporting and may be necessary to obtain a loan payoff. In addition, oftentimes liens, judgments or lawsuits are filed against someone with the same or similar name as the seller's name. This information may help us determine whether a lien, judgment or lawsuit affects the seller's interest in the property.
- Do you have a loan on your home? If yes, provide a recent mortgage statement of account that shows your loan number, the contact information for your mortgage company and the date of your last mortgage payment to facilitate a payoff of your loan. Let your escrow officer know if you intend to make any additional payments prior to the day of closing.
- Is there a homeowner's association? If so, provide the management company's name and contact information as soon as possible. Homeowner's Associations can be slow in their response time, and this information is necessary to obtain a resale certificate.
- Has a divorce occurred? If yes, is it pending or final?
- Are you a widower or widow? Did you own your home as joint tenant with right of survivorship or as tenants in common? If you owned your home as tenants in common, is there a will? If yes, has the will been probated? If there is not a will, are there any heirs? If so, are the minors?

- How would you like to receive your proceeds? If you prefer wire transfer, you must provide the bank's name, ABA number, name on the account and account number. If you owe money at closing, the funds must be paid in the form of a certified or cashier's check.
- Will you attend the closing? Special preparations must be made in advance if you cannot attend. Call your escrow officer as soon as possible to avoid a delay in your closing.

## BUYERS:

- Your lender's name and contact information
- Your homeowner's insurance company and contact information.
- Your home warranty company and contact information.

## WHAT TO BRING TO CLOSING:

- Valid, government issued photo identification.
- Certified or cashier's check.
- All keys and garage door openers to the property.
- Wiring instructions (if applicable), that include your bank's name, ABA number, name on the account and account number.

