

Your good faith estimate outlines the various expenses you'll incur at the closing.

Basically, you'll need a certified or cashier's check that covers:

- The balance of your down payment
- Fees to other services including loan and origination fees, taxes and insurance escrows, recording fees, transfer taxes and title insurance

Closing on your **NEW HOME!**

You're finally in the home stretch.

Closing - also known as settlement or escrow - is the last step, the official transfer of the property from the seller to you.

Contrary to stories you may have heard, the typical closing proceeds without complications and only lasts a few hours.

It usually takes place at the office of the title company. Primarily, you'll sign numerous papers and documents, all of which will be explained to you along the way.

You'll finalize your mortgage, if applicable, pay what is due and receive the keys to your new home.

What to bring

- 1 A certified check for the amount specific on your most recent good faith estimate.
- 2 Your checkbook for any extra charges.
- 3 Your homeowner's insurance binder with proof of one year's payment
- 4 A photo ID
- 5 A certified check

