VABASSO MORTGAGE

The Closing Day Checklist

What to review, what to bring,
and what to expect at the table
A Vabasso Mortgage checklist

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The Closing Day Checklist

A practical checklist covering what to review, what to bring, how to verify closing funds, which documents you may sign, and what to expect before, during, and after mortgage closing.

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In short

Mortgage closing is the stage when the final loan, title, settlement, and property-transfer documents are reviewed and signed. Before closing, borrowers should carefully review the Closing Disclosure, verify the required funds through trusted channels, bring acceptable identification, avoid financial changes, and ask questions about anything they do not understand. Closing practices vary by state, transaction type, settlement provider, title company, attorney, lender, property, and whether the transaction is completed in person, remotely, or through a hybrid process.

Key takeaways

- Review the final Closing Disclosure before signing.
- Confirm the exact closing location, date, time, and signing format.
- Verify wiring instructions through a trusted, independently obtained phone number.
- Bring acceptable identification and any requested documents.
- Avoid new debt, employment changes, or unexplained financial activity before funding.
- Closing is not complete merely because documents have been signed. Funding, recording, and possession timing can vary.

Who this guide is for

- Buyers preparing for a purchase closing
- Homeowners closing a refinance, HELOC, or home equity loan
- Anyone who wants to review the Closing Disclosure carefully before signing

Table of contents

01

One week before closing

About a week out from closing is generally a good time to confirm the practical details of the appointment itself, rather than waiting until the last day or two. Closing dates can shift for a variety of reasons, and confirming the schedule early gives everyone involved room to adjust without added stress.

Confirm the logistics

- ☐ Confirm the scheduled closing date.
- ☐ Confirm the approximate closing time.
- ☐ Confirm the closing location.
- ☐ Confirm whether closing will be in person, remote, electronic, or a hybrid format.
- ☐ Confirm the settlement or title provider handling the closing.
- ☐ Confirm which borrowers, owners, spouses, attorneys-in-fact, trustees, or entity representatives are required to attend.
- ☐ Confirm the identification requirements for everyone attending.

Protect the file

- ☐ Review your homeowners insurance policy and coverage details.
- ☐ Confirm flood insurance where the property or lender requires it.
- ☐ Confirm that employment and income information on file remains accurate.
- ☐ Avoid applying for new credit of any kind.
- ☐ Avoid large purchases that could affect your finances or debt levels.
- ☐ Avoid opening, closing, or changing bank accounts.
- ☐ Avoid moving funds between accounts unless necessary and documented.
- ☐ Avoid unexplained cash deposits.
- ☐ Retain recent account statements in case they are requested.
- ☐ Gather any outstanding documents requested by your lender or settlement provider.

Plan the funds

- ☐ Confirm the method for delivering your closing funds.
- ☐ Ask whether a cashier's check is permitted for your transaction.
- ☐ Confirm whether a wire transfer will be required.
- ☐ For a purchase, confirm the timing of the final walkthrough.

> Do not assume prior wiring instructions remain valid. Confirm the final instructions directly with the verified settlement provider.

02

Three business days before closing

A Closing Disclosure is generally provided to borrowers in advance of consummation so there is time to review the final terms of the loan before signing. The exact timing framework, how business days are counted, and how any changes affect that timing can vary by transaction, and this guide does not state a universal rule that applies to every loan.

Confirm receipt and review the terms

- ☐ Confirm receipt of the Closing Disclosure.
- ☐ Review the borrower names for accuracy.
- ☐ Review the property address.
- ☐ Review the loan type.
- ☐ Review the loan term.
- ☐ Review the interest rate.
- ☐ Review the monthly principal and interest payment.
- ☐ Review the projected total monthly payment.
- ☐ Review estimated taxes and insurance.
- ☐ Review mortgage insurance where applicable.

Review the costs and cash figures

- ☐ Review the loan costs section.
- ☐ Review any lender credits.
- ☐ Review any seller credits.
- ☐ Review prepaid expenses.
- ☐ Review escrow deposits.
- ☐ Review the total cash to close.
- ☐ For a refinance, review payoff amounts for existing debts.
- ☐ For a refinance, review any cash-out proceeds.

Compare and ask questions

- ☐ Compare the Closing Disclosure with the most recent Loan Estimate.
- ☐ Ask your lender about any changes that look material or unexpected.
- ☐ Confirm whether any corrected disclosure affects your closing timing.

03

The day before closing

The day before closing is the time to lock down details rather than introduce new variables. Reconfirming the date, time, location, and format of the closing helps avoid last-minute confusion, especially if anything changed since your earlier confirmation.

Final confirmations

- ☐ Reconfirm the closing date and time.
- ☐ Reconfirm the closing location.
- ☐ Reconfirm the signing format.
- ☐ Reconfirm required identification.
- ☐ Reconfirm the required funds amount.
- ☐ Reconfirm wiring instructions by phone using a verified number.
- ☐ Confirm whether the wire has arrived, if one was already sent.

Property and household details

- ☐ Confirm the final walkthrough has been completed, for a purchase.
- ☐ Confirm homeowners insurance is in place.

- ☐ Confirm the timing for transferring utilities.
- ☐ Confirm the expected timing of possession.
- ☐ Confirm all required parties are able to attend.

Protect the file and prepare

- ☐ Avoid changing any financial information.
- ☐ Avoid signing unrelated credit contracts.
- ☐ Avoid transferring money unless required and properly documented.
- ☐ Charge your phone and bring key contact information.
- ☐ Bring reading glasses or accessibility tools if needed.
- ☐ Set aside enough time at closing to review documents without rushing.

04

What to bring to closing

Arriving prepared can make the closing appointment shorter and less stressful. Requirements vary by state, lender, settlement provider, and transaction, so treat the items below as a general starting point to confirm against your specific closing rather than an exhaustive or universal list.

Identification

- ☐ Government-issued photo identification.
- ☐ Secondary identification, if requested.
- ☐ Name-change documentation, where applicable.
- ☐ Trust or entity identification documents, where applicable.

Funds

- ☐ Verified wire confirmation, if funds were wired in advance.
- ☐ An approved cashier's check, if permitted for your closing.
- ☐ Documentation of the source of funds, if requested.
- ☐ An updated bank statement, if requested.
- ☐ Documentation of gift funds, if requested.

Property and insurance documents

- ☐ Proof of homeowners insurance.
- ☐ Flood insurance information, if applicable.
- ☐ Inspection documentation, if requested.
- ☐ Repair documentation, if applicable.
- ☐ HOA or condominium information, if applicable.
- ☐ Final walkthrough notes.
- ☐ Purchase agreement amendments, if any.

Borrower documents

- ☐ Your Closing Disclosure.
- ☐ Your Loan Estimate.
- ☐ Your mortgage advisor's contact information.

- ☐ Your settlement provider's contact information.
- ☐ Your attorney's contact information, where applicable.
- ☐ A written list of any remaining questions.
- ☐ Power of attorney documents, if already reviewed and approved.
- ☐ Trust or entity documents, where applicable.

05

How to verify closing funds

Verifying wiring instructions before sending closing funds is one of the most important steps in the entire closing process. The safest approach relies on information you obtain independently, rather than information that arrives to you through email, text, or an unexpected phone call.

Verify before you send

- ☐ Obtain the settlement provider's phone number independently.
- ☐ Call the verified number directly.
- ☐ Confirm the account name with the settlement provider.
- ☐ Confirm the receiving bank name.
- ☐ Confirm the routing instructions verbally.
- ☐ Confirm the reference or file number tied to your transaction.
- ☐ Confirm the exact amount to be sent.
- ☐ Repeat the information back to confirm accuracy.
- ☐ Complete the wire transfer through your financial institution.
- ☐ Confirm receipt of the funds with the settlement provider through the verified number.

> Never rely solely on wiring instructions received by email, text message, social media, or an unexpected phone call.

06

Wire-fraud protection

Wire fraud targeting real estate closings has become a well-documented risk, and a last-minute change to wiring instructions should always be treated as suspicious until independently confirmed. Fraudsters commonly monitor transactions and time their fake instructions to arrive right when a borrower is preparing to send funds, hoping urgency will override caution.

Warning signs

- ☐ An unexpected change in the receiving bank.
- ☐ An unexpected change in the account number.
- ☐ An urgent request to act immediately.
- ☐ A slightly altered email domain.
- ☐ A new or unfamiliar phone number.
- ☐ A request to keep the change confidential.
- ☐ Poor grammar or an unusual tone.
- ☐ A request to send funds to an individual rather than a business account.
- ☐ Instructions sent only through text message.
- ☐ Instructions sent through an unfamiliar portal.

- ☐ A request for cryptocurrency or gift cards.
- ☐ Pressure to avoid calling the known settlement provider.

If something looks wrong, act immediately

- ☐ Stop the transfer immediately.
- ☐ Contact your bank immediately.
- ☐ Contact the title or settlement provider through a verified number.
- ☐ Contact the mortgage company.
- ☐ Preserve the email and message evidence.
- ☐ Report suspected fraud to appropriate authorities.
- ☐ Do not continue communicating through the suspicious channel.

07

What to review on the Closing Disclosure

The Closing Disclosure is generally organized into several major sections, each covering a different part of the transaction. Reading through each section carefully, rather than skimming straight to the bottom-line numbers, is generally the best way to catch anything that needs a question before closing.

One area that often causes confusion is the difference between the interest rate and the annual percentage rate, or APR. The interest rate is generally the rate used to calculate your monthly principal and interest payment, while the APR generally reflects the cost of the loan expressed as a yearly rate, including certain fees and charges in addition to interest. The two figures are not the same, and a higher APR relative to the interest rate generally reflects additional finance charges built into the loan.

Comparing the Closing Disclosure against the Loan Estimate section by section can help surface differences early, and asking questions about anything unclear is generally encouraged well before the closing appointment itself.

Section	What it means
Loan Terms	Generally covers the loan amount, interest rate, monthly principal and interest, and, where applicable, whether a prepayment penalty or balloon payment applies to the loan.
Projected Payments	Generally shows principal and interest, mortgage insurance where applicable, and an estimated escrow amount covering taxes and insurance. HOA dues are not always included in this section, and payment amounts may be shown as changing over time depending on the loan structure.
Costs at Closing	Generally summarizes total closing costs and cash to close, along with lender credits, seller credits, deposits, payoff amounts, and, for a refinance, any cash proceeds.
Loan Costs	Generally itemizes origination charges, services the borrower did not shop for, and services the borrower did shop for, such as certain third-party providers.
Other Costs	Generally includes taxes, prepaid expenses such as prepaid interest and insurance, the initial escrow payment, and other miscellaneous charges.
Loan Calculations	Generally shows total payments over the life of the loan, the finance charge, the amount financed, the annual percentage rate, or APR, and the total interest percentage. The APR is not the same as the note rate used to calculate the monthly payment.

08

Purchase closing checklist

A purchase closing brings together the buyer, seller, real estate professionals, the lender, and the title or settlement provider to finalize the transfer of the property. Many of the steps below happen in the days just before closing, while others are confirmed at the closing table itself. Because roles and timing vary by market and by transaction, treat this as a general orientation rather than a fixed sequence that applies to every purchase.

Before and at the purchase closing

- ☐ Final walkthrough completed
- ☐ Property condition reviewed
- ☐ Agreed repairs completed or addressed
- ☐ Seller credits reflected
- ☐ Earnest money credited
- ☐ Homeowners insurance active
- ☐ Utilities scheduled
- ☐ Cash to close confirmed
- ☐ Deed prepared
- ☐ Title requirements satisfied
- ☐ Possession date confirmed
- ☐ Keys, remotes, access codes and community credentials coordinated
- ☐ HOA or condominium transfer requirements reviewed
- ☐ Property-tax information reviewed
- ☐ Homestead filing information discussed separately where applicable

09

Refinance closing checklist

A refinance closing replaces an existing loan with a new one, and the steps involved often differ from a purchase closing because there is no property transfer taking place. Instead, the focus is generally on paying off the prior loan, establishing the terms of the new loan, and confirming how and when funds move. The specific requirements and timing depend heavily on the lender, the loan program, and the state where the property is located.

Before and at the refinance closing

- ☐ Existing loan payoff reviewed
- ☐ Other liens reviewed
- ☐ Cash-out amount reviewed
- ☐ Closing costs reviewed
- ☐ Escrow refund expectations understood
- ☐ New escrow account reviewed
- ☐ First-payment date reviewed
- ☐ Rescission rights discussed where applicable
- ☐ Funds-disbursement timing understood
- ☐ Old automatic payments reviewed
- ☐ New payment instructions confirmed
- ☐ Servicing information reviewed

- ☐ Lien-release process understood at a high level

10

Final walkthrough

A final walkthrough is generally related to the real estate transaction rather than mortgage underwriting, and it typically occurs shortly before the purchase closing so the buyer can confirm the property's condition has not changed since the offer was made or since a prior inspection. It is generally coordinated through the real estate professionals involved rather than the lender.

During the final walkthrough

- ☐ Confirm the property is in expected condition
- ☐ Confirm agreed repairs appear complete
- ☐ Test major systems where appropriate
- ☐ Confirm included personal property remains
- ☐ Confirm unwanted items were removed
- ☐ Check for new damage
- ☐ Confirm utilities remain active
- ☐ Review receipts or repair documentation
- ☐ Document concerns
- ☐ Notify the real estate professional promptly

11

What happens during signing

The signing appointment is generally the point where the borrower reviews and executes the closing documents, but signing is only one step in a broader process that leads to funding, recording, and possession. Understanding the general sequence can help set expectations for what happens on signing day and what typically happens afterward.

General sequence at signing

- ☐ Identity is verified
- ☐ Documents are presented
- ☐ Borrower reviews and signs
- ☐ Questions are routed to the appropriate party
- ☐ Funds are confirmed
- ☐ Documents are returned for funding review
- ☐ The lender may conduct a final review
- ☐ The transaction may fund
- ☐ The deed and mortgage may be recorded
- ☐ Possession occurs according to the contract and local practice

> Signing documents does not always mean the transaction has funded or recorded.

12

Funding and recording

Signing, funding, recording, and possession are related but distinct steps in a closing, and they do not always happen at the same time. The gap between them can range from the same day to several days depending on the state, the lender, the title or settlement provider, and the type of transaction. Understanding the difference between these steps can help explain why a borrower who has signed documents may not yet have access to funds or to the property.

Section	What it means
Signing	The point at which the borrower and, in a purchase, the seller execute the closing documents.
Funding	The point at which the lender releases or authorizes the loan proceeds.
Recording	The point at which the deed, mortgage, or related instruments are recorded in the applicable public records.
Possession	The point at which the buyer receives access to the property according to the contract and local process.

13

When you receive the keys

Key delivery is often assumed to happen immediately after signing, but the actual timing can depend on several factors, including whether the loan has funded, whether the deed and mortgage have been recorded, the terms of the purchase contract, the settlement process used in that market, any possession or seller occupancy agreement, and local custom. For new construction, key delivery may also depend on project completion, a certificate of occupancy, and final title approval.

Coordinate in advance

- ☐ Who holds the keys
- ☐ Access codes
- ☐ Garage remotes
- ☐ Community credentials
- ☐ Moving-truck timing

14

Your first mortgage payment

Your first payment date is set based on when your loan funds and how the payment schedule is structured. This date, along with your payment amount, appears on your Closing Disclosure and in your loan documents. Confirm it rather than assuming a standard timeline, since it can vary by transaction.

First payment checklist

- ☐ Confirm your first payment due date
- ☐ Locate your payment coupon or booklet
- ☐ Set up your online servicer account
- ☐ Decide whether to enroll in automatic payments
- ☐ Note the name of your loan servicer

- ☐ Watch for any servicing transfer notice
- ☐ Confirm whether escrow is included in your payment
- ☐ Ask about the grace period and late fee policy
- ☐ Ask how to apply additional principal payments
- ☐ Confirm receipt of your first payment after submitting it

> Do not redirect your mortgage payment based only on an unexpected email or letter. Verify servicing information using trusted contact details.

15

Printable master checklist

A condensed version of everything above, grouped for a final review before closing.

Before closing

- ☐ Closing date confirmed
- ☐ Location confirmed
- ☐ Signing method confirmed
- ☐ Closing Disclosure reviewed
- ☐ Funds confirmed
- ☐ Wire instructions verified
- ☐ Insurance active
- ☐ Identification ready
- ☐ Final walkthrough scheduled
- ☐ Outstanding conditions completed

Bring with you

- ☐ Identification
- ☐ Verified funds confirmation
- ☐ Closing Disclosure
- ☐ Insurance information
- ☐ Requested documents
- ☐ Contact list
- ☐ Questions

Review before signing

- ☐ Loan amount
- ☐ Interest rate
- ☐ Payment
- ☐ Cash to close
- ☐ Credits
- ☐ Escrow
- ☐ First-payment date
- ☐ Servicing
- ☐ Prepayment penalty

- ☐ Balloon feature
- ☐ Occupancy
- ☐ Property address
- ☐ Borrower names

After signing

- ☐ Confirm funding
- ☐ Confirm recording
- ☐ Confirm possession
- ☐ Retain documents
- ☐ Confirm first-payment instructions
- ☐ Secure sensitive information
- ☐ Monitor for servicing communication

16

Disclosure

This checklist provides general educational information and does not replace instructions from your lender, title company, settlement provider, closing attorney, real estate professional, insurer, or other transaction professional. Closing requirements, documents, funding methods, timing, recording, possession, and cancellation rights vary by state, transaction, lender, property, and settlement process.

> Never send closing funds using unverified wiring instructions. Confirm all instructions through a trusted phone number obtained independently.

Frequently asked questions

What happens on mortgage closing day?

On closing day, you sign the final loan and property transfer documents, pay any remaining closing costs, and — in a purchase — receive ownership of the home once the transaction is complete. The exact sequence varies: you may sign at a title company, attorney's office, or remotely, depending on your state and settlement provider. Your lender or closing agent will review disclosures with you, collect required funds, and confirm your identity before you sign the promissory note, mortgage or deed of trust, and other closing documents. After signing, the transaction typically still needs to fund and, for purchases, the deed usually needs to record before you take possession. Because requirements, order of events, and timing differ by state, lender, and settlement provider, always confirm the specific closing-day process with your title company or closing agent well in advance.

How long does closing take?

Closing appointments commonly last anywhere from about 30 minutes to two hours, but actual time varies widely by transaction complexity, number of signers, and settlement provider. A straightforward refinance with one borrower may move quickly, while a purchase with multiple parties, a power of attorney, or last-minute document corrections can take longer. Some closings are split into separate signing sessions or completed remotely, which can also affect the overall timeline. The time spent signing is separate from how long it takes for the loan to fund or, for purchases, for the deed to record — those steps can add hours or days depending on your state, lender, and settlement provider. Ask your title company, attorney, or closing agent for a realistic estimate based on your specific transaction before scheduling other commitments around your closing appointment.

What should I bring to closing?

You should generally bring valid government-issued photo identification, any funds required to close in an accepted form, and a copy of your Closing Disclosure or settlement statement for reference. Many borrowers also bring proof of homeowners insurance, a copy of their purchase agreement, and contact information for their lender or closing agent in case questions arise. Some transactions require additional documents, such as a power of attorney, trust paperwork, or divorce decree, depending on how title will be held. Because required and accepted documents vary by lender, title company, state, and the specifics of your transaction, always request a confirmed closing checklist directly from your closing agent or lender in the days before your appointment. Bringing the wrong identification or an unaccepted payment method can delay or reschedule your closing.

What identification is required?

Most closings require at least one current, unexpired, government-issued photo ID, such as a driver's license, state ID, or passport, so the notary or closing agent can verify your identity against the signed documents. Some settlement providers request a second form of identification or have specific rules about acceptable ID types, especially for remote or notarized closings. If your name on the loan documents differs from your ID — due to marriage, a legal name change, or a typo — you should raise this with your lender or title company before closing day, since it can otherwise cause delays. Requirements can vary by state notary law, lender policy, and settlement provider, so confirm exactly what forms of ID will be accepted well before your scheduled closing to avoid having to reschedule.

How do I know how much money to bring?

The amount you need to bring to closing is stated on your Closing Disclosure, which itemizes your loan amount, closing costs, prepaid items, and any credits, resulting in a final cash-to-close figure. This number can differ from earlier estimates because of updated prorations, final fees, or last-minute adjustments, so you should review the Closing Disclosure closely rather than relying on earlier paperwork. If anything looks different from what you expected, contact your lender or closing agent before closing day to understand the change. Because settlement providers and lenders calculate and present these figures somewhat differently, and acceptable payment methods vary, always confirm both the exact dollar amount and the accepted way to deliver it with your lender, title company, or settlement provider rather than assuming based on a prior transaction.

Can I bring a personal check?

Personal checks are often not accepted for closing funds because they can take days to clear, which creates risk for the settlement provider. Many closings require certified funds, such as a cashier's check or wire transfer, though acceptable methods and any dollar thresholds vary by title company, escrow agent, lender, and state. Some providers may accept a personal check only for very small amounts, while others require certified funds for any amount at all. Bringing an unaccepted payment method can delay your closing or require you to reschedule, so this is not something to guess about. Always confirm in writing, directly with your title company, closing attorney, or settlement provider, exactly which payment methods they accept before your closing date, and ask well enough in advance that you have time to arrange certified funds if needed.

Is a cashier's check allowed?

Cashier's checks are commonly accepted for closing funds, but they are not universally guaranteed to be allowed, and some settlement providers now prefer or require wire transfers instead due to fraud concerns. Even where cashier's checks are accepted, there may be requirements about the issuing bank, how the check is made payable, or a maximum amount before a wire becomes mandatory. Because policies differ by title company, closing attorney, escrow agent, and state, you should not assume a cashier's check will be accepted without confirming first. If a cashier's check is allowed, obtain it only a day or two before closing from your own bank, and verify the exact payee name and amount with your closing agent beforehand. Always get the accepted payment method confirmed directly from your lender, title company, or settlement provider in writing.

Do I have to wire funds?

Whether you must wire funds instead of using a cashier's check depends on your title company, closing attorney, escrow agent, lender, and sometimes the dollar amount involved, so there is no universal rule requiring wires in every transaction. Many settlement providers now prefer wires because they settle faster and can reduce certain types of fraud, but others still accept certified checks for some or all of the closing funds. If a wire is required or chosen, you should independently verify the receiving instructions before sending money, since wire fraud targeting real estate closings is common. Never rely solely on instructions received by email without confirming them by phone using a number you look up independently. Ask your lender, title company, or settlement provider directly what payment methods they require or accept for your specific transaction.

Tools, related pages, and next steps

A stronger plan begins before the application. Understand the loan, prepare the funds, estimate the payment, and take the next step with greater clarity.

Calculators

→ Closing Costs Calculator vabasso.com/calculators/closing-costs
→ Cash To Close Calculator vabasso.com/calculators/cash-to-close
→ Mortgage Payment Calculator vabasso.com/calculators/mortgage-payment
→ Down Payment Calculator vabasso.com/calculators/down-payment
→ Refinance Calculator vabasso.com/calculators/refinance
→ Heloc Calculator vabasso.com/calculators/heloc
→ Construction Loan Calculator vabasso.com/calculators/construction-loan

Related reading

→ Mortgage Glossary vabasso.com/mortgage-glossary
→ Guide library vabasso.com/resources/guides

Next steps

→ Open the interactive checklist vabasso.com/resources/checklists/closing-day-checklist
→ Mortgage Application Checklist vabasso.com/resources/guides/mortgage-application-checklist
→ Homebuyer Document Checklist vabasso.com/resources/guides/homebuyer-document-checklist
→ First-Time Homebuyer Playbook vabasso.com/resources/guides/first-time-homebuyer-guide
→ Down Payment Planning Guide vabasso.com/resources/guides/down-payment-planning-guide
→ Credit Preparation Guide vabasso.com/resources/guides/credit-preparation-guide
→ Refinance Decision Guide vabasso.com/resources/guides/refinance-decision-guide
→ Apply now vabasso.com/apply
→ Mortgage Readiness Assessment vabasso.com/pre-qualify

Sources

Program rules referenced in this guide are maintained by the applicable agency, investor, and lender. Confirm current requirements with your licensed mortgage advisor and official program guidance before making decisions. Editorial review dated 2026-07-31.

Consumer Financial Protection Bureau — Closing Disclosure explainer
Consumer Financial Protection Bureau — Mortgage closing checklist
FBI — Business email compromise and real estate wire fraud
FBI Internet Crime Complaint Center (IC3)

Disclosure

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