

Step 10 - Close

Verify, sign, fund, record-and transfer possession as agreed.

Property: _____ Date: _____

- ☐ Provide payoff, HOA and authority documents early.
- ☐ Review settlement figures and ask questions before signing day.
- ☐ Bring acceptable identification; never email identity documents unless securely requested.
- ☐ Independently verify wire instructions using a known phone number.
- ☐ Do not treat signing as funding or recording; wait for confirmation before releasing keys.

Checkpoint: The deed is recorded, proceeds are accounted for and possession is transferred.

Notes / questions / next action

Sources to verify before acting

CFPB mortgage closing checklist

<https://www.consumerfinance.gov/owning-a-home/close/>

ALTA wire-fraud resources

<https://www.alta.org/for-consumers/wire-fraud>