



**SETTLEMENT
TRUST CO.**

Closing Day Checklist

Valid Photo Identification

To help defend against forgery and fraud, state notary laws include requirements that parties signing documents in a real estate transaction to provide acceptable forms of identification. Although specific requirements may vary from state to state, here is a general overview of the type(s) of identification that are typically used to substantiate and affirm identity.

ACCEPTABLE IDENTIFICATION

One or more of the following may be requested to verify identification. The document must be current and contain the document signer's photograph, physical description, signature, and bear a serial or other identifying number.

- Valid Driver's License or Non-Driver ID Issued by any State
- United States Passport
- Valid United States Military ID
- Veterans Health ID Card
- Foreign Passport Stamped by the U.S. Citizenship and Immigration Services (USCIS)
- Valid Canadian or Mexican Driver's License Issued by the Official Agency*

UNACCEPTABLE IDENTIFICATION

- Temporary Driver's License
- Driver's License without a Photograph
- Social Security Card
- Employee ID Badge
- Permanent Resident ID Card

Closing document signatures must match the name that appears on the identification presented. An abbreviated form (John D. Smith instead of John David Smith, for example) may be acceptable. However, deviation is only allowed if the individual is signing with less than and not more than what is on the identification document. If your name has changed, or will change, prior to the closing, documentation must be provided to support the change.

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Cashier's Check, Treasurer's Check, or Wire Transfer

In the event you are required to bring funds to closing, we cannot accept personal checks or cash. If you prefer to wire your funds, contact us for bank routing instructions. If you will be bringing a proceeds check from another settlement, contact us to verify the acceptance of those funds—we do not automatically accept all checks.

Hazard Insurance Policy and Paid Receipt

A hazard policy, also known as homeowner's insurance, with the lender designated as the insured holder of the mortgage, is required on most loans. Evidence of hazard insurance, including a paid receipt, must be provided prior to closing.

All Parties Who Hold Title to the Property Should Attend the Closing

State-specific laws may require the spouse of the parties in title, even though their name does not appear on the deed, to sign certain documents when obtaining a mortgage. If anyone is unable to attend closing, contact us to arrange a power of attorney or closing by mail.

IF APPLICABLE

One or more of the following may be requested to verify identification. The document must be current and contain the document signer's photograph, physical description, signature, and bear a serial or other identifying number.

- Valid Driver's License or Non-Driver ID Issued by any State
- Buyer(s) Pre-Approval Letter
- Home Warranty Application
- Payoff Authorization to Release Information
- Association/Condominium Contact Information
- Copy of Earnest Money Deposit Check
- Cashier's Check, Treasurer's Check, or Wire Transfer
- Power of Attorney (original needed at closing)
- Divorce Decree and Quit Claim Deed (original needed at closing, if not recorded)
- Court Order from Bankruptcy Court
- Corporation Documents: Board of Resolution, Certificate of Good Standing and Articles of Organization
- Death Certificate (original needed at closing)
- Prior Owner's Title Policy
- Trust Agreement and Attorney Contact
- Letter of Authority for Probated Estate (original needed at closing, if not recorded)
- Limited Liability Company Documents: Operating Agreement and Articles of Organization
- Hazard Insurance Policy and Paid Receipt

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