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TIPS FOR A SMOOTH CLOSING

HOW TO MAKE YOUR CLOSING SUCCESSFUL?

Arrive Prepared and Early

Arrive about 10 minutes early so all parties can get acquainted and seated. Bring required identification and documents requested by the lender or title company.

Bring Proper Identification

You are required to present a valid government issued picture I.D. at closing. *See sidebar for a list of acceptable examples of identification.*

Funds Due at Closing

Funds Due of \$10,000 or more:

If you are required to bring funds of \$10,000 or more to the closing they must be sent via wire transfer pursuant to the Good Funds Law. Near North will provide wiring instructions, but always call Near North's office to confirm instructions to avoid wire fraud scams from outside parties.

Funds Due less than \$10,000:

Near North will accept funds less than \$10,000 in the form of a wire, cashier's check, payable to the title company; or a personal check for funds not exceeding \$500.

WHAT IS A REAL ESTATE CLOSING?

- A closing is the act of the legal transfer of a property from one entity to another
- The insuring of the property, and the closing process involves the settlement agent (Near North) and involved parties completing and facilitating the closing documents
- Financing and conveyance documents are executed.
- Funds are disbursed & documents are sent to the appropriate county for recording

ACCEPTABLE FORMS OF ID

- A current driver's license or current identity card issued by any state
- A current U.S. passport or a current officially recognized passport of a foreign country
- A current U.S. military identification card
- A current identity card issued by a federally recognized Indian tribe
- A current university identification card
- At least one current document issued by the federal government or a state, county, or other local government which contains the person's photograph, signature and physical description.