

Congratulations!



CLOSING DAY

The big day is here! Your closing is an exciting time, but may be a little stressful if you do not know what to expect. The following information will help you feel prepared and confident as you complete your home purchase.



Sandra Womack

Mortgage Consultant

NMLS #224987

Be sure to arrive on time, and make sure that you bring all items we requested that you bring. Any funds that you are bringing to closing should be in the form of a **Cashier's Check made payable to the title company**. In most cases, we will call within 48 hours of your closing and give you an exact amount needed. This should be close to your initial estimate given at the beginning of your loan. Be sure and bring along your checkbook for any odd dollars and cents in case the final number changes in the final few hours (this doesn't happen often).

- At a typical closing, you will be sitting at a table with your Realtor® and Escrow Officer (*the Closer*). Many times I will be there with you as well depending on the number of closings I have scheduled. The Closer will help you sign all of the necessary documents to complete the purchase. You will sign many different documents, and the closer will explain each one to you. If they are not explained to your satisfaction, don't hesitate to call me from the closing table. The most important documents are:

- **the note, which shows the terms of your financing**
- **the mortgage, which shows who owns the property**
- **the HUD1 settlement statement, which shows where all of the money is going to and from**
- **the first payment letter, which instructs on how to make your very first mortgage payment, in case you do not receive your first statement prior to due date.**

- Remember that the servicing on your mortgage is being transferred or sold to a company that specializes in servicing loans. In any event, if you ever have a question regarding the servicing on your loan (ie: question on statement, payment, escrow account, etc), **PLEASE contact me first**, as I may be able to track down answers to your questions much more quickly.

- After you have signed all necessary documents, the Closer will make you a complete copy of the paperwork for your records. Be sure to keep these in a safe place for future reference.

I hope this information has been helpful for you, but if you have any remaining questions or concerns, please do not hesitate to contact me. **With you, I look forward to your successful closing day!**

Handwritten signature of Sandra M. Womack.

SANDRA WOMACK

Direct: 281.940.HOME (4663)

Sandra@HomeLoanHouston.com