

What to bring to your closing...



Signing is usually in person with a notary at the settlement agent's office (but could be with a mobile notary or even online). The notary will check your ID and walk you through signing a big ol' pile of closing documents.

Don't forget

✔ **Yourself:** And anyone signing for the loan or taking title.

✔ **Your non-borrowing spouse (maybe):** If you're legally married and buying in a state with community property or homestead laws.

✔ **Government-issued photo ID:** Driver's license, military card, passport, etc.

✔ **One more form of ID:** Social Security card, credit card, gym membership, Costco card, or insurance card—just make sure the name matches how you're going on title.

✔ **Money:** Send a wire or bring a cashier's check. Be mindful of timing – your bank has a wire cutoff time, and the title company may want a cashier's check dropped off a day ahead.

Optional but recommended

🥰 **Moral support:** Your real estate broker may join for celebratory high-fives and to document the Big Day.

🖋️ **Your lucky pen:** Blue ink preferred. No lucky pen? No sweat! The closing agent will hook you up.

🍌 **A banana:** Signing can take a while — you might want a snack, and potassium keeps hand cramps at bay.

🦋 **Tums:** For a last-minute case of butterflies.

🎸 **A playlist:** May I suggest “Home” by Edward Sharpe & The Magnetic Zeros or Semisonic’s “Closing Time”? (But you do you!)

🥂 **Bubbles:** Because you did it! You just bought yourself a house!