



## PRE CLOSING CHECKLIST

- Buyers and sellers MUST bring a valid photo identification card to closing
- Buyers MUST have COLLECTED or GOOD FUNDS to close
- Inform your closer if your buyer requires extra "review time." This way we will do our best to provide them with a closing package the day before closing.
- Inform your closer if there is an attorney involved in the closing. This way we can provide a closing package for them to review and they may not be required to attend the closing thus saving your customer unwarranted legal fees.
- Bismarck Title Company, Morton County Title Company, (and Lenders) must pre-approve any Power-of-Attorney to be used in a closing.
- Let your closer know ahead of time if the buyer and seller will be closing together.
- Inform your closer ahead of time if any party pertinent to the closing is deceased.
- Tell your closer if your sellers are divorcing. We can prepare separate package and even close separately, if necessary. (Please let your closer know one week prior to the closing).
- Let us know if anyone involved in the transaction is physically or mentally impaired so we can make appropriate arrangements.
- Inform your closer if the closing will be a "mail-out" to either the purchaser or the seller well ahead of the closing date. (Please let your closer know one week prior to the closing).
- Save the champagne for after the closing. Everyone MUST be sober for us to notarize his or her signatures.

**PLEASE NOTE: We will require that all wires for purchase transactions be received no later than 60 minutes prior to the scheduled closing time. For refinance transactions, we will require receipt of wired funds no later than 2:00 p.m. on the day of disbursement to avoid any delay in funding.**