



# Be Prepared for a Smooth Signing Appointment

## Bring the Right Materials

- Each buyer and seller must bring 2 forms of identification: A government-issued form of identification that includes a photograph; plus a second piece of identification such as library card, AAA membership card or warehouse card. Interestingly, a passport is not an acceptable piece of government-issued photo ID, but it can be used as a secondary piece of identification.
- Buyers will need to deposit their down payment and closing costs in the form of a bank wire 24- hours prior to closing. Escrow will provide your clients with wiring instructions.
- Buyers should bring any materials needed to fulfill Conditions from the Lenders. Items on the list of conditions may include most recent pay stubs, copies of tax forms, or copies of credit card invoices that are being paid at closing. If the buyers have lender conditions to fulfill they will be notified of the missing documentation prior to closing.

## Take Time...It's a Process

- Buyers and Sellers will sign their documents several days prior to their actual closing date. After documents are signed they are returned to the lender for review and final approval. Keep in mind that on FHA purchases the seller's documents also have to be reviewed by the lender which prohibits a seller from signing early.
- The way in which sellers decide to receive funds will determine when they receive their proceeds.

### They may chose to :

- A) Pick up check, after recording numbers have been received by escrow.
- B) Have escrow mail their check to them or send it in overnight delivery.
- C) Have funds wired into their account, to be received the next business day after closing.

**Understanding Signing Procedures  
can really help the process along.**

**We currently have 13 locations  
conveniently located to serve you!**

Bainbridge Island / Bellevue / Everett / Federal Way  
Gig Harbor / Lynnwood / Mercer Island / Port Orchard  
Puyallup / Seattle / Silverdale / Southcenter / Tacoma

**Fidelity National Title**  
Trusted everywhere  
every day.

