

# Items Needed at Home Closings in MA

Your closing is approaching. Congrats! Here are a list of items needed at home closings in MA. Keep this in mind to prevent any last minute delays at the closing table.

## Buyer Items Needed at Home Closings

Home buyers have a few important items to bring to closing. First, a legal form of identification such as a driver's license or passport is required. This is needed by the closing attorney to confirm your identity before signing legal documents. If you owe money at closing for your down payment or closing costs, bring the funds in the form of a certified check. For large sums, you may make arrangements ahead of time to wire funds to the closing attorney. Lastly, be sure to also bring your checkbook in case there are any last minute adjustments to the closing figures.

## Seller Items Needed at Home Closings

Similar to home buyers, home sellers also need a legal form of identification at closing. Keys are normally handed to the buyers, so don't forget to bring all copies that you may have of keys to the home. Sometimes the P&S agreement may list items due to the buyer on or before closing, such as warranty paperwork or receipts for repairs. Be sure to bring those with you as well. Lastly, sellers in the state of Massachusetts are responsible for furnishing a smoke certificate, final utility bills/readings, and deed. Your real estate agent or attorney may have these items covered, but it's a good idea to confirm with them.

## Prevent Closing Delays

Being aware of items needed at home closings in MA ensures that you will arrive fully prepared. Failure to do so could delay the closing. If your closing is scheduled to take place in the afternoon, a delay could result in not being able to go on record at all that given day,

which also means that keys and funds will not be fully exchanged. This could have a domino effect for other closings or moving plans that you may have in place. Come prepared and you will eliminate the extra stress and headache of a delay!