Closing Day Guide

Your simple, step-by-step roadmap for a smooth, confident closing day

LOCAL EXPERTISE. ELEVATED EXPERIENCE.

Faith Nance, REALTOR® — FN Home Group

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Reading Time	Edition	Prepared By
~8 minutes	July 2026	Faith Nance, REALTOR®

1 What to Expect on Closing Day

Closing day is the finish line of your real estate journey — but it can also feel like a whirlwind of paperwork and unfamiliar terms. Here's what typically happens.

Closing (sometimes called "settlement") is the meeting where ownership of the property officially transfers from seller to buyer. In Southern Middle Tennessee, closings are usually handled by a closing attorney or title company, and the appointment itself often takes somewhere between thirty minutes and a couple of hours, depending on the complexity of your transaction and how many parties are involved.

During the appointment, you'll review and sign a stack of documents, confirm that funds are in order, and — once everything is finalized — receive confirmation that the transaction has closed. Your real estate agent, lender, and closing agent have all been working behind the scenes for weeks to get to this point, so by the time you sit down at the table, most of the heavy lifting is already done.

- You'll typically meet at the closing attorney's or title company's office, though remote and mobile-notary closings are increasingly common.
- A closing agent (often an attorney in Tennessee) will walk you through each document.
- Buyers and sellers may close separately or together, depending on how the transaction was arranged.
- You'll have the opportunity to ask questions before you sign anything.

> 💡 **Faith's Tip**
> Try to clear your schedule so you're not rushed. Even a routine closing goes more smoothly when you're not watching the clock, and unexpected small delays (a missing initial, a last-minute lender document) are normal and nothing to stress over.

Every transaction is a little different, and your closing attorney or title company is your best resource for questions specific to your file. This guide is meant to give you a general sense of what to expect, not to replace the guidance they'll provide.

2 What to Bring

A little preparation the night before goes a long way toward a stress-free closing appointment.

- A valid, government-issued photo ID (driver's license, state ID, or passport) — this is required for notarization.
- A second form of ID if requested by your closing attorney or title company.
- Proof of certified funds, if required (more on this below).

- Your homeowners insurance binder or proof of coverage, if you're a buyer with a mortgage.
- Any documents your lender or closing agent specifically asked you to bring.
- A checkbook, in case a small additional amount is due that wasn't anticipated (ask your closing agent whether this applies to you).
- Contact information for your agent and lender, in case a quick question comes up.

> 📌 **Did You Know?**
> Many closing attorneys and title companies will email you a preliminary settlement statement a day or two before closing so you can review the numbers in advance. Reading it ahead of time — rather than for the first time at the table — can make the signing process feel much faster.

> 💡 **Faith's Tip**
> Double-check the exact spelling of your name as it needs to appear on the deed and other documents. If you're unsure how your name should be listed, ask your closing attorney or title company well before closing day.

3 ⚠️ Wire Fraud Warning

This is one of the most important sections in this guide. Please take a moment to read it carefully.

> ⚠ **Important Safety Note**
> Wire fraud targeting real estate closings is a real and growing threat. Criminals monitor public records and even hack email accounts to learn when a closing is approaching, then send convincing but fraudulent emails — often appearing to come from your closing attorney, title company, or lender — with "updated" wiring instructions. Funds sent to a fraudulent account are frequently unrecoverable. Before you wire any money, ALWAYS call your closing attorney or title company directly, using a phone number you look up independently (not one from the email itself), and verbally confirm the wiring instructions.

This is not a rare or isolated problem — it's a well-documented pattern across the real estate industry nationwide, and closings of every size are targeted. The good news is that a few simple habits can protect you almost completely.

- Be suspicious of any email that changes wiring instructions, even slightly, especially if it arrives close to closing day.

- Never rely on a phone number, link, or contact form included in the email itself — scammers control all of it.
- Call your closing attorney or title company using a number from a prior statement, their official website, or your agent's records, and verbally confirm the account details before sending funds.
- Treat urgency as a red flag. Scammers often create pressure ("wire today or the closing will be delayed") to keep you from stopping to verify.
- After wiring funds, call the recipient's bank or your closing attorney to confirm the money was received as expected.
- If you ever suspect fraud, contact your bank immediately to attempt a recall, and notify your closing attorney, agent, and local authorities right away.

> **⚠ Important Safety Note**
> No legitimate closing attorney, title company, or lender will ever ask you to wire funds based solely on an email. When in doubt, stop, hang up, and call a verified number yourself before taking any action.

If anything about a communication regarding your closing funds feels even slightly off, pause and verify — a short phone call is a small price for protecting your money.

4 Certified Funds

Most closings require funds to be paid in a certified, verifiable form rather than a personal check.

Your closing attorney or title company will tell you the exact amount due and the accepted methods of payment for your specific transaction — this section is simply meant to introduce the general concepts.

A cashier's check is a check issued directly by a bank, drawn on the bank's own funds, which makes it more secure and verifiable than a personal check. To obtain one, you typically visit your bank in person, and the funds are withdrawn from your account immediately. Cashier's checks are often used for smaller amounts due at closing, though policies vary by closing office.

A wire transfer moves funds electronically, directly from your bank account to the closing attorney's or title company's account. Wires are commonly used for larger amounts because they can be verified and settled quickly. However, because wire transfers are also the primary target of the fraud scheme described above, it's essential to verify instructions by phone every single time — no exceptions, even if you've wired funds before.

- Ask your closing attorney or title company which payment method they require and by when.
- Confirm any bank cutoff times, since cashier's checks and wires both take processing time.
- Never assume last year's or last transaction's wiring instructions still apply.

> 💡 **Faith's Tip**
> Ask your closing attorney or title company early — ideally a week or more before closing — exactly how they'd like funds delivered. That gives you plenty of time to visit your bank or set up a wire without a last-minute scramble.

5 Signing Documents

You'll sign a number of documents at closing. Here's a general, plain-language overview of what a closing packet commonly includes — not a substitute for the explanations your closing attorney will provide.

Every closing packet is different, and the specific documents you'll see depend on whether you're buying or selling, whether there's a mortgage involved, and the requirements in your county. In general terms, buyers with financing often review loan documents that spell out the terms of their mortgage, a settlement statement summarizing the money changing hands, and a deed or related documents transferring ownership. Sellers typically sign documents related to the deed transfer and payoff of any existing loan on the property.

- Loan documents (for financed purchases) — outline your mortgage terms; your lender is the best source for questions about these.
- Settlement or closing statement — an itemized summary of the funds involved in the transaction.
- Deed — the legal document that transfers ownership of the property.
- Title-related documents — address ownership history and title insurance, if applicable.
- Disclosures and affidavits — various state- and transaction-specific forms.

> 📌 **Did You Know?**
> You generally have the right to ask for a copy of any document before you sign it, and to have unfamiliar terms explained in plain language. Closing attorneys and title companies handle these documents daily and are typically glad to walk through them with you at whatever pace you need.

Because closing documents carry legal and financial weight, any specific questions about their content, terms, or implications should be directed to your closing attorney, title company, or lender — they are the appropriate professionals to advise you on the details of your transaction.

6 Receiving Keys

Key handoff timing can vary more than people expect, so it's worth confirming the plan ahead of time.

In many transactions, buyers receive keys shortly after closing is complete — but "complete" can mean different things depending on your contract. In some cases, closing is considered final once documents are signed; in others, it's final once funds have been received and, in Tennessee, once the deed is recorded with the county register of deeds. That difference can affect exactly when keys change hands.

- Ask your agent in advance what the agreed-upon possession timing is for your contract.
- If the seller is remaining in the home for a period after closing (a rent-back arrangement), confirm the exact date and time keys will be delivered.
- Coordinate a specific meeting point and time for key handoff so nothing is left to guesswork on closing day.
- Ask about garage remotes, mailbox keys, gate codes, and any smart-home access as part of the same handoff.

> 💡 **Faith's Tip**
> I'll confirm the possession and key handoff timing with you before closing day so there are no surprises. If plans change on either side, I'll let you know as soon as I hear.

7 After Closing

A few things typically happen behind the scenes after you leave the closing table.

After signing, your closing attorney or title company will submit the deed to the county register of deeds for recording. Recording is the official, public step that documents the change in ownership, and it may happen the same day or take a few business days depending on the county and how the transaction was finalized. Once recorded, the transaction is considered complete from a public-records standpoint.

You should typically receive final, executed copies of your closing documents from your closing attorney or title company, either at the table or shortly afterward. Keep these documents somewhere safe and easy to find — many buyers keep both a physical folder and a scanned digital backup.

- Store your final settlement statement, deed copy, and loan documents in a secure, accessible place.
- Update your address with the post office, banks, employer, and any subscriptions.
- Set up utilities, if you haven't already, effective on your possession date.
- Ask your lender about setting up your mortgage payment account and autopay, if applicable.
- Keep a copy of your homeowners insurance policy information handy.
- Save your closing attorney's or title company's contact information in case questions come up later.

📌 **Did You Know?**

Your final settlement statement is a document you may want to reference again down the road, for example if you ever refinance or sell the home. Keeping it filed alongside your other closing paperwork can save you a search later.

Frequently Asked Questions

Q. How long does a typical closing appointment take?

Many closing appointments take somewhere between thirty minutes and a couple of hours, though this varies based on the complexity of the transaction, how many people are signing, and how many questions come up. Your closing attorney or title company can give you a more specific estimate.

Q. Can someone sign on my behalf if I can't attend?

In some cases, a power of attorney can be arranged so someone else signs for you, and remote or mobile-notary closings are increasingly available. Ask your closing attorney or title company well in advance if you need alternate arrangements, since these often require extra lead time to set up properly.

Q. What if the closing numbers don't match what I expected?

Minor changes between your estimated and final numbers are common due to prorated taxes, final loan figures, or last-minute adjustments. If something looks significantly different than expected, ask your closing attorney, title company, or lender to walk through the numbers with you before you sign.

Q. Do I need to bring a certified check even if I'm wiring funds?

Not usually, but confirm with your closing attorney or title company which method they need and by when. Requirements can vary by transaction and by closing office, so it's worth confirming rather than assuming.

Q. What should I do if I receive an email about changed wiring instructions?

Treat it with caution. Do not click links, reply to the email, or use any phone number included in it. Instead, call your closing attorney or title company directly using a number you've verified independently, and confirm the instructions verbally before doing anything else.

Q. When can I move in after closing?

This depends on the possession terms in your contract, which your agent can confirm for you. Some buyers get keys the same day as closing, while others have an agreed possession date that's different from the closing date itself.

PRINT & USE

Closing Day Checklist

- [ ] Confirm the exact time, date, and location of your closing appointment.
- [ ] Bring a valid, government-issued photo ID.
- [ ] Bring a second form of ID if requested.
- [ ] Confirm the exact amount due and accepted payment method with your closing attorney or title company.
- [ ] If wiring funds, call a verified phone number to confirm instructions before sending any money.
- [ ] Never trust wiring instructions received only by email, especially last-minute changes.
- [ ] Obtain a cashier's check in advance if that's the required payment method.
- [ ] Bring proof of homeowners insurance, if applicable.
- [ ] Review any preliminary settlement statement sent to you ahead of time.
- [ ] Confirm possession and key handoff timing with your agent.
- [ ] Ask about garage remotes, gate codes, and mailbox keys.
- [ ] Bring contact information for your agent and lender in case questions arise.
- [ ] Set aside enough time so you don't feel rushed during signing.
- [ ] Ask your closing attorney or title company for final copies of all signed documents.
- [ ] Store closing documents safely, and consider scanning digital backups.

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Continue Your Learning

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REFERENCE
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FOR BUYERS & SELLERS
Transaction Roadmap

FOR HOMEOWNERS
Home Maintenance Guide
Coming Soon

SAFETY
Wire Fraud Guide
Coming Soon

FOR BUYERS
First-Time Homebuyer Guide
Coming Soon

FOR RELOCATION CLIENTS
Relocation Guide
Coming Soon

LET'S STAY CONNECTED

Here for You, Before, During & After Closing

“Whether you're buying your first home, preparing to sell, relocating, or simply have questions about today's market, I'm here to be your trusted resource before, during, and long after closing.”

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