

FIRST-TIME HOMEBUYER CHECKLIST

What to Expect at Closing

The final step to getting your keys (without the surprises)



72 Hours Out / PAGE 1:

The Final Countdown

The hard part is over




You have hunted for the perfect house, negotiated the contract, survived the home inspection, and secured your mortgage. Now, you are at the finish line.

Closing day (often called "Settlement") is where the legal transfer of the property actually happens. It is exciting, but it can also feel intimidating if you don't know what is coming. Here is your step-by-step guide to the final 72 hours.






Acknowledge Your Closing Disclosure (CD)

By law, your lender must send you the Closing Disclosure three days before closing.

 <p>Review the interest rate, loan terms, and spelling of your name</p>	 <p>Look at the "Cash to Close" number—this is the exact amount you need to bring to the table</p>	 <p>Do not ignore this document. Failing to acknowledge it can legally delay your closing date</p>
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The Final Walkthrough

Usually 24 hours before closing, you and your real estate agent will walk through the property one last time.

 <p>Ensure the seller has completely moved out (and didn't leave a basement full of junk)</p>	 <p>Verify that any agreed-upon repairs from the inspection were actually completed</p>	 <p>Check that no damage occurred when the sellers moved their furniture out</p>
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Wire Your "Cash to Close"

You will need to send your final funds to escrow before your closing appointment.



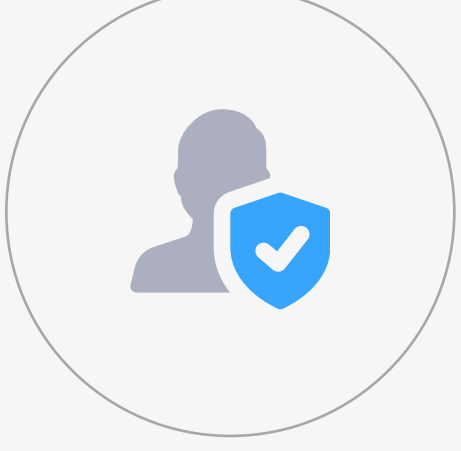
<p>The Propy Security Warning</p> <p>Ensure the seller has completely moved out (and didn't leave a basement full of junk)</p>	<p>Never</p> <p>wire money based on an unverified email or a sudden change in instructions.</p>	<p>At Propy Title & Escrow Alabama,</p> <p>we use highly secure, encrypted portals to deliver your wire instructions so your life savings are never exposed to hackers.</p>
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The Closing Table

Who will be there?

Closing day isn't a massive boardroom meeting like in the movies. Usually, it is just you, your real estate agent, and your Propy Escrow Officer. (In some cases, the seller may sign at the same time, but often they sign their paperwork separately).

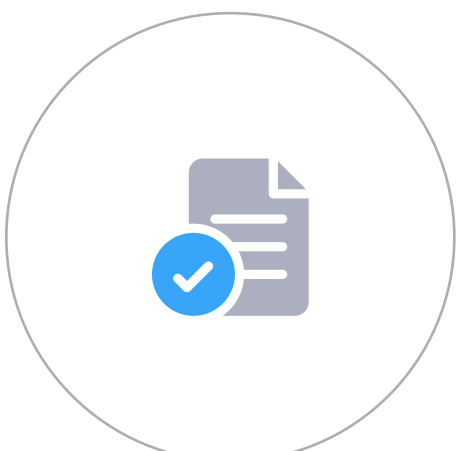

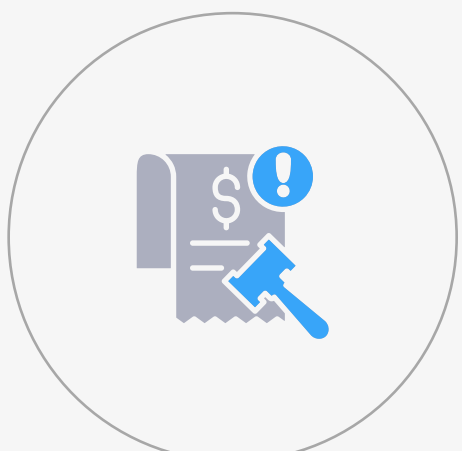
What do you need to bring? ——— If you forget these, you cannot close.

 <p>Primary ID</p> <p>A valid, unexpired government-issued photo ID (Driver's License or Passport)</p>	 <p>Secondary ID</p> <p>Some lenders require a second form of ID (like a utility bill, vehicle registration, or a major credit card)</p>	 <p>Your Co-Signer</p> <p>Anyone whose name will be on the loan or the title MUST be present unless a Power of Attorney was previously approved by the lender and the title company</p>
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Prepare for a Hand Cramp

You are going to sign your name between 50 and 100 times. Your Propy Escrow Officer will organize the stack of documents and explain exactly what each one means before you sign it.

The three most important documents you will sign:

 <p>The Closing Disclosure (CD)</p> <p>The final receipt of all loan costs and transaction fees</p>	 <p>The Promissory Note</p> <p>Your legal "IOU" to the bank, promising to repay the loan amount at the agreed-upon interest rate</p>	 <p>The Mortgage / Deed of Trust</p> <p>The document that puts a lien on the property, giving the bank the right to foreclose if you stop paying your mortgage</p>
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The Finish Line

"I signed everything. Can I have the keys now?"

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1 Lender Review (Funding)

Once we have all your signatures, we scan and send the critical documents back to your mortgage lender. The lender reviews everything to ensure it was signed correctly. Once they give the green light, they wire the actual loan funds to our escrow account.

2 Disbursing the Funds

Once Propy has your down payment and the lender's funds, we act as the financial traffic cop. We pay off the seller's old mortgage, pay the real estate agents their commissions, pay the county tax collectors, and send the seller their profit.

3 Recording the Deed

This is where the magic officially happens. We send the signed Deed to the local Alabama county courthouse to be recorded in the public archives.

This is the exact moment you legally own the home.

4 Keys and Celebration

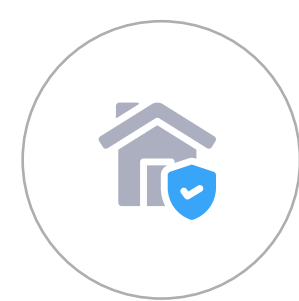
Once the county confirms the Deed is recorded, the transaction is officially closed. Your agent will hand you the keys, and you can finally pop the champagne!

The Propy Advantage

Escrow that moves at the speed of your life

At legacy title companies, you spend closing day sitting in a lobby waiting for faxes to clear and checks to bounce around.

At Propy & Escrow Alabama, we use next-generation AI and blockchain-backed security to eliminate the bottlenecks.



Complete Transparency:

No guessing where your money is or if the lender has approved the file



Ironclad Security:

We keep your data and your funds completely locked down



Frictionless Experience:

We do the heavy lifting so you can focus on moving into your new home

Congratulations on your closing! We are honored to be part of your journey.