



WHAT IS THE MOST IMPORTANT THING FOR ME TO DO WHEN I GET MY CLOSING PAPERS?

Source: www.consumerfinance.gov

Carefully review all documents that you receive at or before the closing to make sure that the terms of your mortgage have not changed. For example, compare the closing cost items listed on your Good Faith Estimate (GFE) to those on the HUD-1 Settlement Statement by using the Comparison Chart on page three of the HUD-1 and make sure your closing costs have not increased more than is allowed. Ask about any fee you do not understand. You should also review the initial and final Truth-in-Lending disclosures to ensure that the payments are what you expected. Your note will also further describe your legal obligations.

TIP: Make sure you keep the GFE for the loan you select to compare it with your final settlement costs. You can use the GFE and the Comparison Chart on the HUD-1 to see if there have been changes in fees. Ask your lender for an explanation of any changes you see and do not sign papers you do not understand.



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