5 Things NOT TO DO During the CLOSING PROCESS

We understand that by keeping you informed and helping you prepare for the closing day, the more likely you will have a stress-free closing experience. Our courteous and professional staff is proactive in their communication and works diligently to ensure the orderly and efficient transfer of real estate…and we do it with a level of service and friendliness that is hard to beat in this industry.

1

CHANGE YOUR MARITAL STATUS

How you hold title is affected by your marital status. Be sure to make both your lender and the title company aware of any changes in your marital status so that documents can be prepared correctly.

2

CHANGE JOBS

A job change may result in your loan being denied, particularly if you are taking a lower-paying position or moving into a different field. Don't think you're safe because you've received approval earlier in the process, as the lender may call your employer to re-verify your employment just prior to funding the loan.

3

SWITCH BANKS OR MOVE YOUR MONEY TO ANOTHER INSTITUTION

After the lender has verified your funds at one or more institutions, the money should remain there until needed for the purchase.

4

PAYING OFF EXISTING ACCOUNTS UNLESS YOUR LENDER REQUESTS IT

If your Loan Officer advises you to pay off certain bills in order to qualify for the loan, follow that advice. Otherwise, leave your accounts as they are until your escrow closes.

5

MAKE ANY LARGE PURCHASES

A major purchase that requires a withdrawal from your verified funds or increases your debt can result in your not qualifying for the loan. A lender may check your credit or re-verify funds at the last minute, so avoid purchases that could impact your loan approval.

SMITH WELCH
WEBB & WHITE LLC
ATTORNEYS AT LAW
TRUSTED SERVICE FOR A LIFETIME

Barnesville/Griffin
404 Thomaston Street, Barnesville, GA 30204
770-358-3630 | Barnesville@smithwelchlaw.com

Jackson
117 Brookwood Avenue, Jackson, GA 30233
770-775-3188 | rejax@smithwelchlaw.com

Stockbridge
280 Country Club Drive, Stockbridge, GA 30281
678-583-4810 | realestate@smithwelchlaw.com

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