Before You Close

You are nearing the end of the process! In order to complete the purchase of your new home, there are a few documents you will need to provide. Please review the information below to ensure that your home closing goes as smoothly as possible.

You Provide

Documents

All documents requested from the preliminary loan application.

Funds

Please provide funds via certified bank check or wire. These cover:

- Closing costs
- Down payment
- Prepaid interest and/or escrow

Insurance

Proof of homeowner's insurance and any other existing insurance you may have.

Identification

Please bring valid photo identification such as a Driver's License.

We Provide

Closing Services

We work with your closing attorney, escrow agent, or realtor to finalize and deliver all closing documents. We also work through documents and cover necessary explanations to answer any questions you may have.

Fee Payment

We, or the title company, will facilitate the payment of all third party fees. These include:

- Tax service
- Flood determination
- Appraisal fees
- · Credit report fees
- · Settlement closing fees
- Title policy fees
- · Courier fees, etc.

Why choose The Bank of Northern Michigan?

• Personalized, reliable service • Decisions made locally by experienced bankers • Work together from application to closing and beyond

[•] Straight-forward answers to keep you well informed • Fast, streamlined and hassle-free process



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