CLOSE WITH CONFIDENCE / 01

Closing Day & Wire Safety Checklist

PART 1 · Prepare before closing day. Keep this sheet private; do not record account numbers, routing numbers, passwords or wire instructions here.

Your closing plan

Closing date / time / location or remote instructions

Settlement contact / independently verified phone

Backup trusted contact / independently verified phone

Before the appointment

- ☐ Review the Closing Disclosure and resolve open questions.
- ☐ Confirm the final walk-through and any repair questions.
- ☐ Ask what identification and other documents to bring.
- ☐ Confirm the amount, approved payment method and bank cut-off time.
- ☐ Confirm insurance coverage, possession and key arrangements.

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Related online tool

CLOSE WITH CONFIDENCE / 02

Closing Day & Wire Safety Checklist

PART 2 · Pause. Verify. Then send. Treat urgency or a last-minute change in payment instructions as a reason to stop and confirm independently.

Before any transfer

- [ ] Call your established settlement contact using a number verified independently, not one supplied in the new message.
- [ ] Confirm the recipient and all payment details directly with that trusted contact.
- [ ] Do not rely on an email, text, caller ID or familiar-looking logo as verification.
- [ ] If instructions change, pause and repeat independent verification.
- [ ] After sending, confirm receipt with the verified settlement contact.

Suspect a fraudulent transfer? Contact your bank immediately and request a recall. Alert your settlement team and report to the FBI at ic3.gov. Recovery is not guaranteed.

Verification record (no banking details)

Person I called / date and time

Receipt confirmed by / date and time

Sources:

CFPB · Mortgage closing scams and protecting your funds

FBI · Business email compromise

CFPB · Closing on your new home

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