

BUYING A HOME

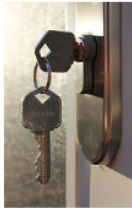
07/8/11

A Home Buyer's Story: Closing Day

By Kristin Offler

Comments (1)

Like 1



Aside from submitting an offer and waiting to hear the outcome, [the closing](#) is the most exciting and stressful part of buying a home. Weeks or months of waiting culminate in a meeting where you sign and initial more papers than you've ever seen in your life, and then you leave with the keys to your new house.

What can you expect from a closing? Though they're not all the same, this is what ours was like, and it's possible that your closing will be similar in some ways:

- We started the day by meeting at the house with the seller and both his and our real estate agents. There were some people on the property finally doing work, like putting handles on the kitchen cabinets.
- Our agent took us for coffee before heading to the lawyer's office. She wanted us to have a few minutes to sit, take everything in, and calm our nerves. In all honesty, this was one of the more memorable parts of closing day. If possible, give yourself some time to enjoy what's happening—it's like a wedding where the time zips by and suddenly it's all over.
- At the lawyer's office, we sat at a large conference table across from the seller and his agent, who had gotten there early to start signing. They didn't stick around; they got in, signed the papers, and left.
- Our [loan officer](#) arrived soon after and we started signing papers. That part is dull and a little anticlimactic, until you get to the final page. Then someone makes it official by handing you keys or saying you're homeowners. That's when you do a happy dance.
- There are moments during a closing that might make your heart skip a beat. For me, it was the moment I saw how much money we would be paying in interest over the life of our loan. I'm sure I saw the number during one of our many meetings with our loan officer, but it wasn't until we were actually closing that the reality hit me. Another moment of semi-panic was when we had to turn over the bank check for our down payment. I've never handed someone a check for such a large amount in my life, and I probably won't do it again unless we buy another house. It's surreal.
- Our closing finished with lots of congratulations from our lawyer, our real estate agent, and our loan officer. Then they sent us off—and we spent the rest of the day moving in to our new house with the help of family and friends.
- And then three days after the closing, when most people are unpacking boxes and meeting the neighbors, we went off and had a wedding. That was like a closing itself — a day of excitement and nerves.

Closings are pretty standard, but make sure before you go to yours you know exactly what you need to bring. Make lists and keep a folder specifically for documents or checks needed for closing. Also remember that you may have to pay [closing costs](#), so talk to your loan officer and bring your checkbook with you. Most importantly, though, enjoy it, savor it, and try not to panic when you realize how much money you're actually spending.

Photo: [woodleywonderworks](#), Creative Commons 2.0



Kristin Offler is a freelance writer who recently completed a Master of Fine Arts in Creative Writing. She lives happily in her new home in the Northeast with her husband and dog. Views expressed by guest bloggers do not necessarily reflect that of LendingTree/Tree.com.

Missed the first part of this series? Read it from the start at "A HomeBuyer's Story (Part 1): [Deciding When to Buy.](#)"

Learn more about [navigating the home-buying process](#) on the LendingTree website.

RELATED POSTS:

- [A Home Buyer's Story: After Months, Finding The Right House](#)
- [A Home Buyer's Story: Deciding on an FHA Loan](#)
- [A Home Buyer's Story: House Hunting Gets Stressful](#)
- [Home Affordability at All-Time High](#)
- [FHA Home Loan Approval: The Basics](#)

Keywords: [Buying a Home](#), [closing costs](#), [closing offer](#), [first-time home buyer](#), [homebuyers](#)

Links

- [About Us](#)
- [Home Loans](#)
- [Mortgage Calculators](#)
- [Mortgage Rates](#)
- [Tools & Advice](#)
- [Blog Guidelines](#)

Post Categories

- Trends
- [Saving Money](#)
- [Financing](#)
- [Foreclosure](#)
- [Government Programs](#)
- [LendingTree](#)
- [Products](#)
- [Buying a Car](#)
- [Buying a Home](#)
- [News](#)

Top Posts

- [Consumers Comparison Shopping for Many Things – but Not Their Mortgage \[Infographic\]](#) 17
- [What You Should Know About the Mortgage Interest Tax Deduction](#) 15
- [Government Raising Borrowing Costs for FHA Insured Loans](#) 11
- [Tax Break Benefits When You Buy a Home](#) 10
- [The Discipline of Fiscal and Physical Fitness](#) 9

Authors

Amber Nash (10)

One Comment



Great tips at the end of the post. It is important to stay organized when buying a home.

Leave a Comment

Your Message:

Name:

Email:

Website:

ADD COMMENT

Angie Picarso (1)

Anna Cearley (48)

Cameron Findlay (48)

Craig Grella (63)

Elle Martinez (2)

Gina Pogol (30)

Jeff Kosola (1)

Jesse Michelsen (4)

Joe Totah, LendingTree Loans (1)

Karen Lawson (5)

Kevin Mercadante (3)

Kristin Offiler (17)

LendingTree (92)

Lindsey Johnson (16)

Marcelina Hardy (30)

Matt Browne (2)

Megan Greuling (13)

Miranda Marquit (38)

Nicole Hall (18)

Peter Miller (1)

Punch Debt In The Face (5)

Ralph Miller (9)

WellHeeledBlog (8)

Wojo Kulicki (6)

404 Not Found

nginx/1.13.11

Connect with Us: Twitter | Facebook | LinkedIn | RSS

Loans

Mortgage Refinance
Mortgage Home Loans
Mortgage Rates
Home Equity Loans & Lines of Credit
FHA Loans
Debt Consolidation Loans
Reverse Mortgage
Personal Loans

Credit

Free Credit Score
Credit Repair

Auto

Auto Loans
Auto Warranty
Auto Insurance

Advice & Articles

Advice & Articles
Lender Ratings & Reviews
Mortgage News
Glossary

Legal Info

Advertising Disclosures
Privacy Policy
Security
Terms of Use
Licenses & Disclosures

Tools & Calculators

Mortgage Tools
Mortgage Checkup
Mortgage Widget
Mortgage Calculator
Refinance Calculator
Loan Evaluation

Tree.com Businesses

Online Degrees
Home Loans
Insurance
Autos
Done Right Home Improvement

LendingTree Info

About Us
FAQ
News Releases
Partner With LendingTree
Careers
Contact Us

LendingTree technology and processes are patented under US Patent nos. 6,000,094 and 6,011,610 and licensed under US Patent no. 5,995,947. © 1998 - 2009 LendingTree, LLC. All Rights Reserved. This site is directed at, and made available to, persons in the continental U.S., Alaska and Hawaii only. Conversion to LendingTree, LLC

REALTOR © – A registered collective membership mark that identifies a real estate professional who is a member of the National Association of REALTORS © and subscribes to its strict Code of Ethics.