



Riverside  
Settlement  
Services

## CLOSING FAQS

---

**How long does a closing take?** The average closing takes anywhere from 30-45 days, but this can vary depending on the type of loan you're getting, the lender you're working with, and a number of other factors. The best way to know how long your closing will take is to ask your lender for an estimate and to be as prepared as possible with all of the necessary documentation.

**How many documents will I sign at a closing?** The number of documents you sign at a closing can vary depending on the type of loan you have and the state in which you live.

**What documents can I expect to sign at the closing?** Buyers will sign the following: closing disclosure, loan application (if applicable), miscellaneous title documents, mortgage or deed of trust, the deed, affidavit of title, addendum, certificate of occupancy, and bill of sale. Sellers will sign a lot fewer legal documents than buyers. You can expect to potentially sign the following: closing statement, affidavit of title, deed and bill of sale. Each closing is different

**Who can I expect to be present at the closing?** The following are potentially who you can expect to see at your closing: You and any coborrowers, the seller or the property and or their agent, a real estate agent, a closing or settling agent, a representative from your lender, title insurance company, and an attorney.

**Is there anything that can delay my closing?** This could be for a number of reasons. The buyers mortgage was rejected, agreed upon repairs were not completed, a lender is requiring additional documentation, and final walk through problems. Additionally, tax collectors and municipal buildings that handle property liens or delinquent taxes can have specific hours or days of operation, causing a delayed correspondence via mail, phone, and email.