Before Closing: 10 Numbers to Double-Check

A cash-to-close document reference - not a complete mortgage review.

Use your current standard buyer Closing Disclosure. For page 3 entries, use the Final column in "Calculating Cash to Close."

Copy the amount and any minus sign exactly as shown. Mark an unclear or missing figure as "Ask" - never assume zero.

These are reference figures, not ten separate bills to add together. Some amounts are already included in others.

This worksheet uses the standard buyer Closing Disclosure. If your form or transaction differs, ask your lender or settlement professional to help locate the amounts.

1. Total Closing Costs (J)

Page 2; repeated on page 3 — Amount shown: ________________

Ask: Which costs changed, including prepaids or initial escrow funding?

Professional's explanation: ____________________

2. Down Payment/Funds from Borrower

Page 3, Final column — Amount shown: ________________

Ask: What does this amount represent in my transaction?

Professional's explanation: ____________________

3. Deposit

Page 3, Final column — Amount shown: ________________

Ask: Where is my earnest money accounted for?

Professional's explanation: ____________________

4. Closing Costs Paid Before Closing

Page 3, Final column — Amount shown: ________________

Ask: Which earlier payments are reflected here?

Professional's explanation: ____________________

5. Closing Costs Financed (Paid from your Loan Amount)

Page 3, Final column — Amount shown: ________________

Ask: Which costs are being included in the loan?

Professional's explanation: ____________________

Seller-paid individual fees and a general seller credit may appear differently. Do not count both as additional deductions without reconciliation.

Keep savings you choose to retain separate from these document figures.

Before Closing: Numbers 6-10

Continue with the same Closing Disclosure. Page 3: use the Final column.

6. Seller Credits

Page 3, Final column — Amount shown: ______________

Ask: Are any seller-paid items shown elsewhere instead?

Professional's explanation: ______________

7. Adjustments and Other Credits

Page 3, Final column — Amount shown: ______________

Ask: What makes up this amount, and how does it affect cash to close?

Professional's explanation: ______________

8. Lender Credits

Page 2, section J — Amount shown: ______________

Ask: How are these credits already reflected in Total Closing Costs?

Reference only: do not subtract lender credits again from a total that already includes them. Specific lender-paid charges may appear elsewhere; ask rather than assembling a second credit total.

Professional's explanation: ______________

9. Funds for Borrower

Page 3, Final column — Amount shown: ______________

Ask: What does this row mean for my transaction?

This is not a retained-savings target and does not, by itself, establish the final amount returned to a buyer.

Professional's explanation: ______________

10. Cash to Close

Page 3; page 1 summary — Amount shown: ______________

Ask: Does this include all applicable prior payments, credits, and adjustments?

Record the document's figure. Do not replace it with a hand-calculated amount or treat this worksheet as payment instructions.

Professional's explanation: ______________

The figure I still need explained:

____

My question for the lender or settlement professional:

____

CFPB: Closing Disclosure explainer   Sample buyer Closing Disclosure   Disclosure rules, section 1026.38
Official interpretations, section 1026.38

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