

Identification Requirements at Closing

To help prevent instances of forgery and fraud, parties signing documents in a real estate or lending transaction are required by law to provide acceptable forms of identification. Although specific requirements may vary from state to state, here is a general overview of the type(s) of identification that are typically used to substantiate and affirm identity.

Acceptable Identification Documents

The document must be current and contain the document signer's photograph, physical description, signature, and bear a serial or other identifying number.

- ✓ Valid Driver's License or non-driver I.D. issued by any state
- ✓ United States Passport (physical description not required)
- ✓ Foreign Passport stamped by the U.S. Citizenship and Immigration Services (USCIS)
- ✓ Valid United States Military I.D.
- ✓ Valid Canadian or Mexican Driver's License issued by the Official Agency

Unacceptable Identification Documents

- ✗ Temporary Driver's License
- ✗ Driver's License without a photograph
- ✗ Social Security Cards
- ✗ Employee I.D. Badges
- ✗ Club Cards
- ✗ Permanent Resident I.D. Card

The Closing Agent / Notary must make sure that the document signer signs the same name that appears on the identification presented. Generally, an abbreviated form of a name (John D. Smith instead of John David Smith, for example) is acceptable. However, deviation is only allowed if the individual is signing with less than and not more than what is on the identification document. If your name has changed or it will change prior to the closing, please provide the proper identification to support the change.

We understand that by keeping you informed and helping you prepare for the closing day, the more likely you will have a stress-free closing experience. If you have questions, regarding identification documentation, please contact us prior to closing.

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