

Buyer's Closing Checklist

There are a number of details that must be addressed between the signing of the final contract and the closing date. They include:

Immediately Upon Acceptance of the Final Contract:

- Order a home inspection
- Order a Termite Clearance Letter (although no longer required, still recommended)
- Determine if you would like a radon inspection and order it from the home inspector
- Provide your lender with a copy of the contract and discuss locking in your interest rate (Remember: You will usually have five days from the date of the contract to apply for the mortgage loan, which is why it's important to be pre-approved before you start looking for a home).



During the Home Inspection:

- Take any measurements for furniture, window treatments, appliances, etc. that you need
- Take any photos of the house, if desired
- Ask the home inspector any questions you may have concerning the home's condition or construction.

One to Two weeks Following the Acceptance Date of the Final Contract:

- Have your agent create a list of items, noted by the home inspector, that you request the seller to remedy
- Reserve a moving truck or schedule a moving service
- Schedule the closing date with the attorney
- Notify lender to order appraisal

Two Weeks Before Closing Date:

- Contact insurance company to set up homeowner's policy to be in effect day of closing
- Call lender and inquire if additional information is needed
- Get a change of address package from the post office and begin notification process

One Week Before Closing:

- Make contact with lender to ensure that closing date is on schedule
- Get directions to closing attorney's office (Your agent will usually provide this information)
- Schedule utility transfers
- Request certified funds for closing (some funds take three days to clear – for stocks, home equity loans, etc.)
- Order a survey if desired

Three Days Before Closing:

- Ask closing attorney for a HUD 1 Settlement Agreement
- Verify that repair items in the inspection amendment have been addressed
- Consider purchasing title insurance and discuss the benefits with your real estate agent
- Request all copies of the paperwork from the closing attorney if you plan to read each one in detail, since there will not be time to read over everything at the closing itself

Day Before Closing:

- Conduct a walk-through to verify the condition of the house is the same as when placed under contract
- Be sure to double-check that inspection items have been addressed
- Review updated Termite Clearance Letter
- Get certified funds for closing
- Review the HUD 1 Settlement Agreement to verify that the terms of the contract are correct

Day of Closing:

- Bring photo ID
- Bring certified funds
- Bring copy of insurance policy, and any additional documents requested by the lender