

# Buyer's Closing Checklist



## CONGRATULATIONS

on your offer being accepted! We are here to guide you through the next steps in the process of closing on your new home. This checklist offers a step-by-step guide on important milestones and what to expect as we move towards closing.

### Immediately After Signing

- Submit Earnest Money deposit to the Title Company (online or in the form of a Check or Money Order)
- Ensure your Lender has received a copy of the finalized Contract
- Schedule home inspections (your Agent can help with choosing an inspector and which inspections to get)

### During Contract

- Work with your Lender (submit all requested documents timely and lock in your interest rate)
- Submit Inspection Notice to Seller (this will include items that you are requesting the seller to fix)
- Negotiate Repairs
- Advise your Lender to schedule a Home Appraisal

### Two Weeks Before Closing

- Obtain Homeowner's Insurance (make it effective the day of closing and send a copy of the Declaration's Page to your lender)
- Touch base with your lender to ensure you are OK to close
- Receive a copy of the Appraisal (keep for your records)

### One Week Before Closing

- Schedule Final Walkthrough with Agent (verify the house matches the Contract and ensure inspection repairs are complete)
- Receive and Review HUD-1 Settlement Statement (from Title Company) and Closing Disclosure (from Lender) to ensure they are accurate
- Call and transfer utilities
- Request Certified Funds or Cashier's Check for closing (your lender will advise you on the amount and who to make it out to)

### Closing Day

- Bring Photo ID/Driver's License and Cashier's Check
- Read and sign all closing paperwork
- Get the keys to your new home!