

# PREPARING FOR CLOSING CHECKLIST

- Verify that you've provided the information to your lender from your home insurance agent/carrier at least 7 days prior to closing.
- Transfer utilities (and also see the Updating Your Address pages) into your name effective the day of closing.
- Consider making an appointment with a locksmith to change the locks after closing but before you move in
- Arrange a time with your agent within five days prior to closing to complete the final walk through. This is your last chance to ensure that everything is in the same condition as when you made your offer/had your home inspection, and that the seller has left the property in the contractually agreed-upon condition.  
Date: \_\_\_\_\_  
Time: \_\_\_\_\_
- If during the final walk through, we find something that is inconsistent with the purchase contract or repair amendment, we will need to bring it to the attention of the sellers immediately. Depending on the issue, we may need to delay closing until the issue is resolved.

## AT THE CLOSING

- Closing is the last step in buying your home.
- A number of people attend closing. They usually include you, the seller, your lender, the real estate agents involved, and the title company closing agent. In some cases, buyers choose to have attorneys involved and when that occurs either party's attorney may attend closing.
- You will sign a lot of documents.
- Bring your checkbook in the unlikely event that there are unexpected incidental expenses.
- You will get the keys to your new home.



Understand the Process



Create a Plan



Reach Your Goal

# FINAL WALK-THROUGH CHECKLIST

## General

- Are agreed upon repairs completed?
- Has seller provided invoices/documentation?
- Are all contractual items present & functioning?
- Is the home relatively clean?
- All non-contractual personal property removed?

## Walls, Ceilings, & Floors

- Are there signs of new damage? (water damage, gouges, stains, etc.)

## Electrical

- Do all the light fixtures work?
- Does every outlet work?

## Plumbing

- Test each faucet. (On/off? Water pressure? Hot/cold water?)
- Check under sinks, any leaks?
- Do all toilets flush properly?
- Are any drains clogged?

## Windows/Doors

- Do all windows open, close, and lock properly?
- Do they have screens (if applicable)
- Do all exterior and interior doors open/close properly
- Do the locks work?
- Does the garage door opener work (if present)?
- Do all cabinet doors/cabinets open/close?

## Appliances

- Do appliances included in the contract operate?
  - Refrigerator
  - Dishwasher
  - Stove, cook-top, microwave
  - Garbage disposal
  - Other kitchen appliances
  - Heaters (bath)
  - Ceiling fans
- Do all appliances have corresponding remotes?

## HVAC

- Test the furnace and/or air conditioning system
- Are any vents blocked?

## Exterior

- Has there been any damage to:
  - Exterior walls?
  - Roof?
  - Driveway?
  - Landscaping?
  - Other structures on the property?
- Has all personal property been removed?



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Reach Your Goal

# CLOSING CHECKLIST

- I have received my closing disclosure at least three days before closing.
- I have read through it, compared it to the loan estimate sent by my lender.  
You can use <https://www.consumerfinance.gov/owning-a-home/closing-disclosure/> for help
- I know where and when closing will take place.  
Address: \_\_\_\_\_  
Time: \_\_\_\_\_
- I have my driver's license or other form of government issued ID.
  - It is not expired
- I have certified funding (e.g. cashier's check) for closing costs.  
The check should be made out to: \_\_\_\_\_  
The total should be: \$ \_\_\_\_\_
- My spouse or co-signer (if applicable) will be attending closing with me.
  - He/She has their driver's license or other form of government issued ID.
    - It is not expired
- It is requested by my lender or agent that I bring.
  - A voided check if requesting to set up autopay from a checking account \_\_\_\_\_
  - \_\_\_\_\_
  - \_\_\_\_\_

## THE WEEK PRIOR TO CLOSING

- I have sent proof of insurance to my lender

