

Buyer Checklist

BUYER CLOSING CHECKLIST



KEEP IN CONTACT WITH REALTOR

Your buyer agent helps you smooth out the home buying process.



TITLE CLEAR

Your mortgage lender will require a title search. Purchase title Insurance



CONTINGENCIES COMPLETED

The most common contingencies are home inspection, appraisal and financing.



FINAL MORTGAGE APPROVAL

Your credit score & finances will be checked by an underwriter.



MOVING COMPANY

Reserve a moving truck or schedule a moving service. Ask about non peak times to save money.



FINAL WALK THROUGH

The home should be in the condition stated on the contract. Repairs if any, should have been completed.



GET NEW HOMEOWNER INSURANCE

Note: Your lender will need an insurance binder 10 days before closing.



CLOSING DISCLOSURE

This lists the final terms of your loan, final closing costs, & the details of who pays & who receives money at closing.



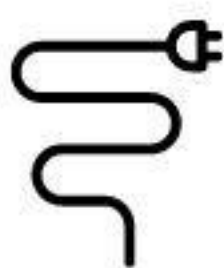
CHANGE OF ADDRESS

Change your address Set up electric. at USPS & forward mail. Notify work, school, bank, DMV, etc. of your new address.



CLOSING PACKAGE

You may want to request the closing package in advance if you prefer to read each document in detail.



TRANSFER UTILITIES

Set up electric, gas, phone, internet, water, etc. to be turned on or transferred.



DOCUMENTATION FOR CLOSING

Home owners insurance, contract with the seller, home inspection report, loan documents, a government issued photo ID.



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