

# REAL ESTATE CLOSING CHECKLIST

FOR HOME BUYERS

## Upon Acceptance Of The Purchase Agreement:

- ☐ Schedule the applicable Inspections:
  - ☐ General Home
  - ☐ Termite (Required for VA)
  - ☐ Well water
  - ☐ Septic System
  - ☐ Pool and Spa
- ☐ Submit the mortgage application and lock in an interest rate with your lender

## Following Acceptance Of Purchase Agreement:

- ☐ Take any photos and measurements of the property as needed
- ☐ Submit home inspection items to be remedied by the seller
- ☐ Pay Escrow deposit
- ☐ Coordinate with your lender to schedule a home appraisal

## Two Weeks Before Closing:

- ☐ Purchase a homeowners insurance policy to take effect in time for closing
- ☐ Contact your lender to confirm all necessary actions have been taken
- ☐ Submit your change of address with the post office

## One Weeks Before Closing:

- ☐ Obtain closing title company contact information from your agent
- ☐ Contact utility companies to transfer services
- ☐ Schedule Closing time with an Agent

## Three Days Before Closing:

- ☐ Obtain an HUD-1 Settlement Statement form the closing Title Company
- ☐ Request copies of closing paperwork form the Title Company
- ☐ Purchase title insurance if desired

## One Day Before Closing:

- ☐ Perform a walk-through to verify the condition of the property
- ☐ Review inspection letters to confirm that all issues have been addressed
- ☐ Assess the HUD-1 Settlement Statement to ensure that all terms are correct

## Day of Closing:

- ☐ Bring the following:
  - Government-issued photo ID
  - Certified funds of casher's check
  - Proof of insurance
  - Final purchase agreement
- ☐ Read and sign all closing paperwork
- ☐ Pay your lender
- ☐ Get you keys and start moving in!

