



Closing Checklist

As the anticipation builds towards closing day, the excitement of finally stepping into your new home is palpable. However, ensuring a seamless transition requires thorough preparation. From securing the keys to making moving arrangements and settling into your new abode, careful planning is essential to making this significant milestone a joyous and stress-free experience.

Before Closing Day

Financial Readiness

- ☐ Review the Closing Disclosure from your lender.
- ☐ Coordinate with your lender to secure necessary funds for closing costs and down payment.

Property Preparations

- ☐ Schedule and complete a thorough home inspection.
- ☐ Coordinate and address any negotiation points arising from the inspection with the seller.
- ☐ Arrange and complete the home appraisal process.
- ☐ Ensure you have homeowners insurance in place and provide details to your lender.

Document Organization

- ☐ Collect essential documents, including IDs and required paperwork.
- ☐ Clear title and provide the title search results to your mortgage lender.
- ☐ Purchase title insurance for added protection.

Logistical Arrangements

- ☐ Arrange for utilities to transfer to your name.
- ☐ Confirm completion of contingencies.
- ☐ Coordinate move-out details from your current residence.
- ☐ Schedule a final walk-through of the property.
- ☐ Change your address with relevant parties and notify them about the move.

Moving Preparation

- ☐ Schedule a moving service or reserve a moving truck.
- ☐ Notify various parties about your upcoming move:
 - ☐ Employers
 - ☐ Family & Friends
 - ☐ Post Office
 - ☐ Current landlord (if applicable)
 - ☐ Government Agencies
 - ☐ Subscriptions
 - ☐ Insurance Providers
 - ☐ Utilities
 - ☐ Financial Institutions
 - ☐ Medical Providers
 - ☐ Schools



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As closing day approaches, it's crucial to be well-prepared to ensure a smooth and successful transition into your new home. This checklist will guide you through the essential steps to take on closing day, from bringing necessary documents and funds to signing the final paperwork. By following these steps, you'll be ready to finalize your purchase, secure your property, and begin your journey as a homeowner with confidence.

On Closing Day

- ☐ Bring valid photo ID
- ☐ Bring proof of homeowners' insurance
- ☐ Bring copy of the contract with the seller
- ☐ Bring home inspection report
- ☐ Review closing documents ahead of time
- ☐ Bring any necessary documents the bank requires to approve your loan
- ☐ Provide necessary funds for closing
- ☐ Sign all necessary paperwork, including loan agreement, deed, etc.
- ☐ Receive keys once documents are signed and funds transferred
- ☐ Duplicate closing documents and store them in a safe place
- ☐ Ensure utilities have been reactivated in your name
- ☐ Consider changing locks for added security
- ☐ Plan a routine maintenance schedule for your new home

