



BUYER'S CHECKLIST

- prep for closing day -

BEFORE:

- Confirm all repairs have been completed (if applicable)
- Review the Closing Disclosure with the Title Company and your Mortgage Lender (if any)
 - Confirm all amounts are correct
 - DO NOT SEND ANY CLOSING FUNDS TO TITLE WITHOUT VERIFYING THE WIRE INSTRUCTIONS
- Call the utility companies to transfer services for the day of closing.
- Schedule your final walk-through (normally within 1-3 days before closing day)
- Schedule time off of work - plan for at least 1 - 2 hours to sign documents with title or notary
- If possible, **do not schedule anything to be delivered to the property on closing day**
 - you may not receive the keys on the same day you sign documents if all documents and wires are not received at the title company before the end of the business day.

THE DAY OF CLOSING:

- Bring a photo ID with you to closing AND one other form of ID (does not need to have a photo)
- Confirm the Final Closing Disclosure/Settlement Statement is correct
- Initiate the wire transfer for your closing costs and down payment to title company
 - DO NOT SEND ANY CLOSING FUNDS TO TITLE WITHOUT VERIFYING THE WIRE INSTRUCTIONS
- Make sure all buyers and/or borrowers are available to attend closing AND if you are married, your spouse will also likely need to attend.

AFTER:

- Confirm all utilities have been transferred to your name
- Change your exterior door knobs and locks
- Request a new mail key from your local USPS Office
 - Bring your closing documents with you
 - Complete a Change of Address Form with the USPS Office
- Update your address for your finances, insurance, healthcare, etc.
- Keep a copy of your closing documents for future reference
- Set a calendar reminder for 30 to 60 days to file for your homestead exemption with the property appraiser's office online (if this is your primary residence).

