

Closing Process Checklist

Closing on your new home is the final and most exciting step. This checklist will help you ensure that everything is in order for a smooth closing experience.

REVIEW CLOSING DISCLOSURE:

- Confirm all financial details are accurate a few days before closing.

FINAL WALKTHROUGH:

- Inspect the property one last time, ideally 24 hours before closing.

CLOSING COSTS:

- Prepare to pay closing costs, typically 2-5% of the home's purchase price.

REQUIRED DOCUMENTATION:

- Bring all necessary documents, including photo ID and proof of insurance.

PAYMENT METHOD:

- Buyers: Arrange for a cashier's check or wire transfer to cover closing costs. Sellers: bring your bank account wire instructions if applicable.

UNDERSTAND THE PAPERWORK:

- Familiarize yourself with the documents you'll be signing, like the mortgage agreement and deed.

ASK QUESTIONS:

- Don't hesitate to ask any questions at all! Ask your lender, realtor and title company whatever you need to - we want you to!

KEYS AND ACCESS:

- Ensure you receive all keys, codes, and access devices for the property.

RECORD KEEPING:

- Keep copies of all closing documents for your records. We recommend a paper copy and a digital copy.