



You are now officially **UNDER CONTRACT** for the purchase of your new home!!!

We are so excited for you and want to fill you in on the process from today to Closing Day!

- **INSPECTIONS:** It is time to setup your inspections! Inspections include: General Inspections (including Radon, Termite & Mold), Oil Tank Sweep & Septic.
- **DEPOSIT:** Your initial deposit is due 10 days from the conclusion of Attorney Review, your Attorney will email you details on this. *This can be a wire or a personal check.
- Your Mortgage Company will need a copy of your fully executed contract but don't worry we will take care of that for you!
- **APPRAISAL:** An Appraisal will be scheduled for your Mortgage. (We will schedule this)
- **INSURANCE:** You can begin shopping around for Home Owners Insurance so it's ready for your Closing Day. You will receive an email from us with our in-house Home Owners Insurance company; Carnegie Home & Auto.
- **TITLE & SURVEY:** Your Attorney will work on ordering Title & Survey (survey we recommend doing), we have an in-house Title Company; Carnegie Title.
- **PREPARING FOR CLOSING:** Once inspection contingencies are agreed upon, Title is clear, Appraisal is complete & you have your Loan Approval/"Clear to Close" from your lender we will prepare for CLOSING!
- Please note at the closing you will bring a Certified Check for the remainder of your deposit + closing costs (Title, Insurance, Attorney, etc.) You will receive a preliminary CD (Closing Disclosure) before closing but the FINAL dollar figure you will most likely receive the morning of closing so be prepared to go to the bank before the walk-thru. We understand it's stressful, if it was easy everyone would own a home. =)
- **CLOSING DAY:** Certified Check for closing, Walk-Thru directly before CLOSING! Closing will take place at your Attorney's Office.

We highly recommend visiting **www.TheGangiGroup.com/refer** for our list of highly recommended vendors! We pride ourselves in assisting in all aspects of the entire transaction, from conception to close! Over the last 30 years we have developed relationships with everyone from Inspectors & Movers to Lenders & Handymen.

**Our clients are not required to use any of our referrals.*