

BUYER CLOSING

Checklist

If there are conditions in your offer, you have the option to have those conditions carried out, or you can waive the conditions and notify the sellers accordingly by the deadline stipulated in the offer. Then you are into the final real estate closing stage.

- Provide all the documents required by the mortgage specialist, and ensure the financial loan is ready for the house closing.
- If you are currently renting, please provide the written notice (usually 60 days in advance) to your landlord based on the Residential Tenant Act, and then get your deposit back.
- Review the documents prepared by your lawyer a week before the closing day and get them signed on time.
- Apply for home insurance two weeks before the closing date, with the policy effective on the day of possession. Discuss with your lawyer the necessity of title insurance.
- Schedule the final walk-through via your realtor to ensure nothing unexpected has happened on the property.
- Make sure you have enough money for the closing costs and have it delivered to your lawyer on time.
- Close the old accounts and apply for new accounts regarding utilities, internet, cable, and phone services. Confirm with your lawyer which utilities (if any) they will notify on your behalf.
- Update the address, such as post office, bank, credit card, health card, vehicle permit, driver's license, etc.
- Arrange the move to the new home. If you are moving to a condo, please check with the property management to book the service elevator in advance, and follow the condo bylaws and regulations.
- Get the key or access code from the lawyer after the closing.
- After closing, confirm there have been no changes since the final walk-through



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