



The Define Home Team

Realtor@definehome.homes

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Ratification to Closing Checklist

1. The day your contract is ratified, if not before, work on a packing and moving plan.

I suggest packing one room at a time, if you are packing yourself.

Set a goal of 2-3 rooms per week (depending on your schedule and size of your home)

Create a schedule that will ensure your entire home/space will be completely packed and ready to move, 1 week prior to your move date.

Don't forget to purchase and/or gather packing materials such as tape, boxes or bins, sharpies to label boxes, and bubble wrap or paper for wrapping valuables.

2. For Purchasers: Check in with your lender at least each week, providing any documentation needed to the lender within 24 hours of their request.

*Remember do not make any large purchases, take out large sums of money, and/or make any financial changes before settlement. This includes but is not limited to: car and/or furniture purchases, changing the balances in checking or savings accounts, spending more than usual or changing the remaining balance averages on credit cards or lines of credit.

Do pay all bills on time.

Do Save all purchases until "after" you close on your new home.

Do ensure your credit score remains stable. Discuss this with your lender.

3. For Purchasers: 3-4 weeks before settlement (and/or based on Lender request) call insurance companies and compare home insurance quotes. It's always a good idea to start with your current insurance provider and ask all companies about their bundle prices

4. 2-3 weeks before settlement (if not sooner) Contact friends and family members or professional movers to coordinate and organize your final move.

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5. For Purchasers: 2-3 weeks before settlement, research and make your final decision regarding if you will purchase a home warranty. Your Define Home Team Realtor will provide you a list of companies that you may want to research and consider.
6. 1-2 weeks before settlement, call all of the utility companies for your new home and get the utilities transferred into your name, starting the day of settlement.
7. 1-2 weeks before settlement, complete your change of address form with the post office (can be done online) and change your address in any online system you use for personal bills or services
8. For Purchasers: in the final two weeks before settlement, plan to check in with your lender each day. Ask if you have a "clear to close".
9. If applicable: ASAP: Check into the local public school system and work on paperwork to transfer your child/children into their new school. Your Define Team Realtor can give you school system web information

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