



Closing On A House Checklist

Closing on a house can be nerve-racking. Finalizing the mortgage papers. Planning the move. Ensuring your finances are in order. With so many different things happening at once, it's easy to get confused and anxious. The following checklist will help. Your individual transaction and loan will determine exactly what is required of you to close. Always consult with your lawyer to make sure you are prepared with whatever you need to bring before arriving at the closing meeting.

What to do before closing.

- I have arranged a time and place for closing.

Location:

Date and Time:

- I know who will be conducting the closing.

Settlement Agent Escrow Agent Closing Attorney

Name:

Phone:

- I have arranged homeowner's insurance.

Insurer:

Policy #:

- I have completed a Title Search and obtained Title Insurance.

Insurer:

Policy #

- I have completed a home inspection, property survey, termite inspection and/or anything else required by my lender.



What to bring to closing.

Always check with your attorney about what exactly you need to bring to closing, what financial balance you need to settle and what kind of payment is accepted. Below is a partial list of the most common requirements for reference.

- I have arranged a time and place for closing
- Government-Issued Photo ID
- A cashier check or proof of wire transfer for the settlement balance
- Your checkbook, just in case
- Proof of home insurance
- Proof of title insurance
- My Loan Estimate and the Closing Disclosure for reference at closing in case of discrepancies.

Other: _____

Other: _____

Other: _____

Other: _____

What to do after closing.

- Save all documents together in a safe, secure, fire-proof place.
- Change your address with the Post Office and Department of Motor Vehicles.
- Change address on all personal accounts.



- Make any needed home repairs before moving in.