

# Buyer's Closing Checklist

- Select Closing Attorney
- Apply for Loan
- Order Home Inspection
- Order Septic & Pest Inspection (if applicable)
- Register home warranty (if applicable)
- Inspections completed (home, pest, septic, etc)
- Follow up with pest inspection
- Complete Due Diligence Request (if applicable)
- Response from Listing Agent received re: DDR
- Appraisal completed
- Order Survey and Elevation Certificate (if applicable)
- Update of the title- this will be done by the attorney and ordered by your lender to provide you with a clear title on the home
- Apply for Homeowner's insurance. Your lender will need to know what the annual premium will be for escrow purposes. The first year can be paid up front or can be collected at closing depending on the circumstances.
- Utilities- as we get closer to the closing date, you will need to call and get utilities transferred into your name.
- Review HUD Settlement Statement- a couple of days prior to closing, the attorney will prepare the settlement statement. That statement will give you the \$ amount you will need to bring with you to closing in the form of a cashier's check or certified check.
- Final walk-thru- this is customarily done prior to closing, either the day before or the day of closing.
- Closing. You will need a copy of your Driver's license and funds, if not already wired. You will be able to pick up your keys once the deed has been recorded. This usually happens in the afternoon after closing.