



Homebuyer's Closing Checklist

Cyber Crime prevention in the real estate closing process is your responsibility. Potential home buyers lose hundreds of millions of dollars every year thinking this will happen to somebody else. The best way to avoid a catastrophic financial loss is to be educated and proactive. Speak with your trusted agent about protection against cyber fraud.

Immediately after the accepted contract is signed

Make the deposit check and deliver it within 72 hours.

Complete the loan application with your lender.

Schedule all inspections with your agent.

*Those could include a home inspection, radon testing, termite inspection, mold inspection, well/septic system inspection and foundation inspection.

While under contract

Do not make any big purchases before your closing.

Review the inspection results and negotiate any needed repairs.

Your lender will schedule the appraisal.

Obtain Homeowners/ Flood insurance/Title Insurance.

Once your lender receives the clear to close, the agent will reach out to schedule the closing date, time & place.

The week before your closing

All repairs requested from inspection are to be completed and receipts are to be provided for the work.

Order your home warranty, if applicable, and send it to your title company.

Send the termite certificate to your lender and title company, if required.

Schedule a final walk through of the home with your agent.

Make sure the utilities for your new home are scheduled to be established in your name

Review the closing disclosure document

Secure a cashier's check if you are instructed to bring funds to the closing

The day of closing

Bring a valid ID to the closing

If applicable, don't forget to bring the cashier's check.

Receive your keys and enjoy your new home!