

CHECKLIST

From Contract to Closing

Congratulations! A seller has accepted your offer. However, several significant steps remain before taking possession of your new home. Count on me, your Accredited Buyer's Representative (ABR®) to explain the process and answer your questions.



While each transaction is unique, the most significant steps include:

☐ 1. COMPLETE A HOME INSPECTION

Assuming your offer includes this contingency, schedule a thorough inspection of the property with a qualified home inspector. As your ABR®, I can help you identify several to choose from.

The inspector should provide you with a written report detailing any flaws found in the home, including the severity of their findings. If significant problems are found, your contingency clause should permit you to negotiate or cancel the contract without obligation.

☐ 2. REQUEST ATTORNEY REVIEW

If your offer includes an attorney review, ask your lawyer to review your sales contract and, if desired, schedule their participation in your closing.

☐ 3. FINALIZE YOUR MORTGAGE

Securing a mortgage can be more complex and expensive than many consumers realize, and numerous documents and details must come together quickly. Ensure you promptly supply your lender with everything they request so your financing is in place for closing day.

☐ 4. GET READY TO MOVE

Moving is hard work. First, decide how much help you'll need. If you plan to hire a moving company, compare costs and make a reservation.

Other essential details include coordinating dates to end utility services and establish service in your new home. You should also notify the post office, bank, credit card companies, insurance agents, family, and friends of your new address.

☐ 5. ATTEND A FINAL WALK-THROUGH

A pre-closing walk-through is a final check to ensure any inspection-related repairs have been made and that all contracted items, such as appliances, are still in the home. The timing of the final walk-through will vary, depending on practices in your market.

☐ 6. PREPARE FOR CLOSING COSTS

When you applied for your mortgage, you received a good faith estimate of closing costs. As closing approaches, you'll need to determine precisely how much money to bring to closing and what forms of payment are acceptable.



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