



www.geneefird.com

geneefird@kw.com

CONTRACT TO CLOSE CHECKLIST

FIRST THINGS FIRST

- Identify what inspections you want to have performed (whole house, termite, mold, radon, foundation...)
- Call Lender with address of property.
- Get all financing documentation to Lender. Such as W2's, paycheck stubs.... Ask your Lender if they have all the information they need to approve your loan.
- Arrange to be present at inspections.
- Be prepared to pay for your Inspections on the day they occur. Good to bring 2-3 blank checks.

PRIOR TO CLOSING

- Lender will schedule the appraisal of the property.
- Talk with lender to determine how appraisal will be paid-upfront or at closing. If up front, be prepared with a blank personal check.
- Set up Home Owners Insurance with your insurance agent. Refer to list of trusted professionals in your Home Buyers Guide if needed.
- Schedule a walk through of the property (typically done a few days before closing).
- Call us with desired times for closing. All persons taking possession of title must be present at closing. Unless you have arranged for Power of Attorney
- Get final amounts needed at closing from your Lender.
- Get a certified check from your bank for closing costs.

PREPARING YOUR MOVE TO YOUR NEW HOME

- Schedule moving truck and movers.
- Arrange to have mail forwarded to new address.
- If selling your home, disconnect utilities. **Remember utilities MUST remain connected until the date of possession-not the date of close.**
- Set-up utilities for your new home. Refer to the List of Utilities in your Home Buyer's Guide.
- Notify us of your new phone number so we can update our records.
- Notify family and friends of your new address and phone number.

DAY OF CLOSING

- Bring your certified check for closing in the amount determined by your lender.
- Bring identification. Driver's license will work just fine. If recently married or have changed your name, bring documentation to support name change.
- We will arrange for you to get the keys and any necessary security codes.

Gene Efird

Keller Williams Realty

757-591-7200