

CONTRACT TO CLOSING CHECKLIST

Congrats! You've found the home of your dreams; it's time to get you to the closing table. A lot needs to happen during the 30-45 days between a property going under contract and when you're able to close on the home. Here's a breakdown of what you need to do and when

AS SOON AS YOU ARE UNDER CONTRACT:

- Submit your contract to your mortgage lender, verify there's no other contract-related paperwork they need from you to begin the approval process
- Schedule a home inspection
- Request home insurance quotes
- Immediately pause any plans for major purchases that would involve changes to your credit and stop all major credit card spending

DURING CONDITIONAL PERIOD:

- Review the title search with your Realtor or Lawyer to verify the property's title is free of encumbrances
- Check-in with your mortgage lender on the process of your loan approval
- Review home inspection
- Start downsizing and donating old and unwanted items
- Start researching moving costs and companies
- Remove conditions!

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FOUR WEEKS BEFORE CLOSING:

- Collect school records and research new schools
- Order packing supplies
- Book any moving services necessary

FROM BEGINNING TO END,
WE'VE CREATED A LIST OF
THINGS YOU MIGHT NOT BE
THINKING OF.

THREE WEEKS BEFORE CLOSING:

- Confirm your plans to vacate your existing property
- Change your address and send moving notifications to friends and family
- Find local healthcare providers and shopping necessities
- Buy any new appliances and furniture or make plans for what to buy

TWO WEEKS BEFORE CLOSING:

- Lock in your home insurance for your new home
- Verify the removal of home insurance for your existing property effective on your estimated closing date (if necessary)
- Verify the transfer of your utility service to your new home effective on your estimated closing date (if necessary)
- Finalize moving arrangements

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ONE WEEK BEFORE CLOSING:

- Confirm you're clear to close with your lender and lawyer
- Defrost your freezer
- Clean as you continue to pack and pack things you will need right away separately

THE DAY OF CLOSING - DON'T FORGET:

- Photo IDs for anyone signing paperwork
- Required certified checks
- Confirm your plans to vacate your existing property
- Activate homeowner's insurance policy
- Buy a new keychain

MOVING DAY!

- Do a final walkthrough
- Keep all moving receipts
- Pre-clean, seal any windows or doorways
- Check for damages in your new home that will need to be fixed
- Unpack room by room