

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
- Immediately pause any plans for major purchases that would involve changes to your credit
- Stop all major credit card spending

Three Weeks Before Closing

- Order an appraisal (this is usually done through your bank, but you'll need to pay for it upfront)
- Begin the title search process to verify the property's title is free of encumbrances (this is something you can coordinate with your Realtor® to order through your title company of choice)
- Confirm your plans to vacate your existing property
- Book any moving services necessary
- Check-in with your mortgage lender on the process of your loan approval

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)
- Check-in with your mortgage lender on the progress of your loan approval

One Week Before Closing

- Schedule a final walkthrough of your new property prior to closing
- Confirm you're clear to close with your lender
- Confirm your closing date with your Realtor and the Closing Company, verifying that it meets any mandatory waiting periods between receiving a clear to close and closing
- Order any certified checks necessary for down payments, direct payments to sellers for furnishings, etc.

The Day of Closing – Don't Forget to Bring:

- Photo IDs for anyone signing paperwork
- Required certified checks
- Activated homeowner's insurance policy
- A new keychain & a bottle of champagne!

