

AMANDA WILEY

REALTOR/Owner

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PRE-CLOSING & CLOSING CHECKLIST FOR BUYERS

There are a number of details that must be addressed between the signing of the final contract and the closing date. They include:

Immediately upon acceptance of the final contract:

- Order a home inspection (generally cost approximately \$200-\$300. I can set this up, or you can directly. Either way, please let me know so that I can notify the sellers).
- Order a Termite Clearance letter (we order these for you-- \$45 - \$75 cost. Please let me know if you want a termite inspection.)
- Contact your lender to discuss everything that they will need from you and to discuss locking in your interest rate (I will send a copy of your contract to your lender)
- DO NOT acquire any NEW DEBT or make any job changes without first talking with your loan officer!

During the home inspection:

- Take any measurements for furniture, window treatments, appliances, etc. (IF NEEDED)

Take any photos of the house, if desired

- Ask the home inspector any questions you may have concerning the home's condition or construction

One to two weeks following the acceptance date of the final contract:

- Immediately after receiving your home inspection report back, please let me know which items that we would like to request that the seller repair and schedule a meeting with me so that we can make the formal request.
- Make sure that your lender has ordered your appraisal.
- Remember stay in constant contact with your lender.

Two weeks before closing date:

- Contact insurance company to set up homeowner's policy to be in effect day of closing. Please provide a copy of this quote to your lender.
- Call lender and inquire if additional information is needed
- Get a change of address package from the post office and begin notification process.

One week before Closing:

- Make contact with lender to ensure that closing date is on schedule
- Get directions to closing attorney's office (I will provide this information)
- We will formally schedule the closing this week. (once we get the go ahead from your lender). Please let us know what times of the day work best for you.
- Schedule utility transfers (See utility list- I will provide this)
- Order a survey to know your exact property lines (if desired) (general cost is approximately \$500)

Three days before closing:

- Reserve a moving truck or schedule a moving service.
- We will provide you with a **closing disclosure** (settlement statement), which is a breakdown of all final numbers. This is sometimes not provided until the day of closing depending on the lender and attorney.
- Verify that repair items in the inspection amendment have been addressed.

Day before closing:

- Conduct a walk-through to verify the condition of the house is the same as when placed under contract (I will schedule this with you)
- Be sure to double-check that inspection items have been addressed
- Review the closing disclosure (Settlement Agreement) to verify that the terms of the contract are correct.
- Request certified funds from your bank (a cashier's check) for closing (Your lender will tell you the exact amount needed)

Day of closing:

- Bring photo ID
- Bring certified funds
- Bring any additional documents requested by the lender.

Important Phone Numbers:

Amanda Wiley, YOUR Realtor (229) 357-0489

Jamie Parker, CLOSING COORDINATOR (229) 888-6670 or ERAAlbanyclosings@gmail.com