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BUYERS PRE-CLOSING & CLOSING LIST

There are a number of details that must be addressed between the signing of the final contract and the final closing date. Please note: Not all items will apply to you. They include:

Immediately upon acceptance of the final contract:

- Order a home inspection. This is NOT a requirement but is highly recommended. (Generally cost approximately \$250-\$350. I can set this up, or you can directly. Either way, please let me know so that I can notify the sellers).
- If you have not already given me your earnest money deposit check, please do so immediately. If you need to mail this, our mailing address is 616 N. Westover Blvd. Albany, GA 31707.
- Order a Termite Clearance letter (we order this for you - \$45 - \$75 cost. Please let me know if you want a termite inspection.)
Please Note: Some loans do not require this 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 inquire about or acquire any NEW DEBT (i.e. buying a car, furniture, credit card) or make any job changes without first talking with your loan officer! Be sure to pay bills on-time and do not get behind on any payments.

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.
- Start getting home owners insurance quotes & send the one you choose to your lender.
- Order a survey to know your exact property lines (if desired- NOT REQUIRED) (general cost is approximately \$500 and not common)
- Order well/septic inspections (if applicable). This may be a lender requirement. These cost total approximately \$250.
- Remember to 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 (we 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- we will provide this for you)

Three days before closing:

- Reserve a moving truck or confirm with your 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. Any money needed from you will need to be wire-transferred to the attorney's office. We will provide the wire-transfer information. If the amount is less than \$1,000, then you would need to bring certified funds.
- 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 (we will schedule this with you)
- Be sure to double-check that inspection items have been addressed. We can have the inspector go back for a re-inspection if desired. Typically, this cost \$75.
- Review the closing disclosure (Settlement Statement) to verify that the terms of the contract are correct. The amount you will need for the wire-transfer will be here.
- Request certified funds from your bank (a cashier's check) or wire-transfer instructions for amounts exceeding \$1,000. Your lender will tell you

Day of closing: (Typically Takes About 1 Hour)

- Bring photo ID
- Bring certified funds for your down payment if you have not wire-transferred.
- Bring any additional documents requested by the lender.

Important Phone Numbers:

Amanda Wiley: (229) 357 - 0489

Kyla Standing: (229) 809 - 0494

Jamie Parker, Closing Coordinator:

(229) 888-6670 or ERAAlbanyclosings@gmail.com

