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CLOSING ON A HOUSE CHECKLIST FOR BUYERS

This checklist offers a step-by-step guide on important milestones and what to expect when closing on a house as a buyer.

Open an escrow account (Where sensitive	Notes
documents, earnest money are kept during closing)	
Sign the seller's disclosure (Covers the history of	
the property that may affect its function or value)	
Inspect the property (A third-party contractor will	
thoroughly check for any problems not mentioned)	
Get an appraisal (Determines the value of the	
property based on location, size, condition, etc.)	
Get homeowner's insurance (Your lender will need	
this 10 days before closing)	
Confirm the closing date (Confirm the time and	
location and ensure the date is on schedule)	
Request funds (If applicable, request the certified	
funds you'll need for closing from financial institutions)	
Review closing disclosure (Lists final terms of loan,	
closing costs, who gets and receives money at closing)	
Conduct walk-through (Verify the condition of the	
house matches the contract, ensure everything was fixed)	
Go to closing (Bring a photo ID for each mortgage	
holder, certified funds, any additional documents)	
Get the keys and enjoy your new home!	

