## BUYERS

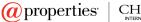
## COUNTDOWN TO CLOSE



Congratulations! You are under contract and on your way to the closing table. Several things need to happen between contract to closing on your home. Here is a breakdown of what you need to do and an approximate timeline of when it should happen.

AS SOON AS YOU ARE UNDER CONTRACT
Submit your contract to your lender and confirm no additional documents are needed to start the approval process
Retain your attorney and provide the executed contract with supporting disclosures and documents
Deposit initial earnest money
Schedule a home inspection
Consult your lender before making large purchases or applying for new credit
Lock in your home insurance for your new home
FIVE WEEKS BEFORE CLOSE
Begin attorney review
Address questions about condo association documents and/or home inspection items
FOUR WEEKS BEFORE CLOSE
Complete attorney review
Submit earnest money balance
Order the appraisal (typically arranged through your lender; payment often due upfront)
Finalize and confirm your timeline to vacate your current home
For condo purchases, review Rules & Regulations for move-in procedures, deadlines and deposits
Schedule and confirm moving services
Check in with mortgage lender on the status of your loan approval

## Confirm removal date for renters/homeowner's insurance on existing property Verify the transfer and/or establish new utility services at your new home on your estimated closing date Check in with your mortgage lender on the progress of your loan approval Review preliminary closing costs from attorney TWO WEEKS BEFORE CLOSING Check in with your mortgage lender to confirm the status of your complete loan approval Address any remaining questions about condo association documents and/or home inspection items ONE WEEK BEFORE CLOSING Review Closing Disclosure from lender and preliminary Closing Statement with attorney and/or lender Schedule a final walkthrough of your new property prior to closing Order any certified checks necessary for down payments, direct payments to sellers for furnishings, etc THE DAY BEFORE CLOSING Set up a wire transfer or procure a cashier's check for cash to close. Amounts over \$50,000 must be wired Conduct final walkthrough THE DAY OF CLOSING - DON'T FORGET TO BRING Photo IDs for anyone signing paperwork Required certified checks or proof of wire Activated homeowner's insurance policy





THREE WEEKS BEFORE CLOSING