



CLOSING ON A HOUSE CHECKLIST

Before closing day, review the following checklist to ensure you've got everything in order to make the closing day process as smooth as possible.

CONTACT THE CLOSING AGENT

Once you know who your closing agent is and where they're located, it's a good idea to contact their offices to see if they have any special instructions for you. They'll typically have a list of items you'll need to bring.

REVIEW YOUR CLOSING DOCUMENTS

Legally, you should receive your closing documents three business days before closing. Make sure you read them prior to closing day so you understand what you're signing and check that there are no errors. Take notes if you have questions or concerns — you may want to address them before the closing.

CHECK THE BASICS

Double check all of the basics — spelling, numbers, names, etc. — just to make sure there are no small errors that could turn into bigger issues down the road.

CHECK THE FEES

Your most recent loan estimate should be close to your closing disclosure. Some fees may change a little, but there shouldn't be any big surprises at this stage.

REVIEW SELLER RESPONSIBILITIES

Review your final walk-through checklist to make sure the seller has taken care of their responsibilities.

BE PAYMENT READY

Expect to write a check for closing costs. Plan in advance if you're transferring funds from another account so they're cleared.

BONUS CLOSING TIP

Write a nice note or give a small gift to the sellers. With a small act of kindness, you can make a fresh start in your new home on a positive note.