



Top 10 Things a **Buyer** Needs to Do Before Closing

1. **Secure Final Loan Approval**

- Stay in close contact with your lender and avoid major financial changes or big purchases.

2. **Review the Closing Disclosure**

- Carefully check the loan terms, closing costs, interest rate, and payment schedule.

3. **Schedule & Attend a Final Walk-Through**

- Inspect the property (usually within 24–48 hours of closing) to confirm it's in the agreed-upon condition and any repairs were completed.

4. **Obtain Homeowners Insurance**

- Provide proof of coverage to your lender before closing. Lenders won't fund the loan without it.

5. **Set Up Utilities & Services**

- Arrange for electricity, water, gas, trash, internet, and other services to be transferred into your name effective on move-in day.

6. **Prepare Funds for Closing**

- Get the exact dollar amount from escrow/title. Wire transfer or bring a cashier's check.

7. **Verify Title & Closing Documents**

- Review title commitment and escrow paperwork to confirm no outstanding liens, HOA issues, or title defects.

8. **Confirm Repairs & Seller Deliverables**

- Ensure receipts, warranties, permits, and agreed-upon personal property (like appliances) are accounted for.

9. **Plan Your Move**

- Schedule movers, storage, or rental trucks in advance so the transition is smooth right after closing.

10. **Stay Available & Responsive**

Be ready for last-minute lender or escrow requests. Quick responses help avoid delays in closing!