

# Contract to Closing Checklist

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Congrats! You've found the home of your dreams; it's time to get you to the closing table. A lot needs to happen during the 30-45 days between a property going under contract and when you're able to close on the home. Here's a breakdown of what you need to do and when.

## As Soon As You Are Under Contract:

- Submit your contract to your mortgage lender, verify there's no other contract-related paperwork they need from you to begin the approval process
- Schedule a home inspection
- Immediately pause any plans for major purchases that would involve changes to your credit
- Stop all major credit card spending

## Three Weeks Before Closing

- Order an appraisal (this is usually done through your bank, but you'll need to pay for it upfront)
- Begin the title search process to verify the property's title is free of encumbrances (this is something you can coordinate with your Realtor to order through your title company of choice)
- Confirm your plans to vacate your existing property
- Book any moving services necessary
- Check-in with your mortgage lender on the process of your loan approval

## Two Weeks Before Closing

- Lock in your home insurance for your new home
- Verify the removal of home insurance for your existing property effective on your estimated closing date (if necessary)
- Verify the transfer of your utility service to your new home effective on your estimated closing date (if necessary)
- Check-in with your mortgage lender on the progress of your loan approval

## One Week Before Closing

- Schedule a final walkthrough of your new property prior to closing
- Confirm you're clear to close with your lender
- Confirm your closing date with your Realtor and the Closing Company, verifying that it meets any mandatory waiting periods between receiving a clear to close and closing
- Order any certified checks necessary for down payments, direct payments to sellers for furnishings, etc.

## The Day of Closing - Don't Forget to Bring:

- Photo IDs for anyone signing paperwork
- Required certified checks
- Activated homeowner's insurance policy
- A new keychain