



CONGRATULATIONS! YOU ARE UNDER CONTRACT!

...now what?

A successful real estate transaction hinges on numerous details involving deadlines that must be met so that you can move into your ideal home as soon as possible. Let's discuss dates and details to ensure a smooth and painless closing!

Once you are under contract, these items must be handled in a timely manner!

- ✓ Contract (and all disclosures/amendments) to be signed and dated
- ✓ Loan Application /Approval/ Appraisal completed/Financing Contingency removed
- ✓ Earnest money deposited
- ✓ Buyer to set inspection date and time:
- ✓ Lender to order appraisal
- ✓ Inspection report sent to Buyer and Seller. Amendment due with all items from the inspection that you wish to be repaired:
 - ✓ Negotiation of inspection repair items deadline.
 - ✓ Appraisal complete. The appraisal may have lender-required repairs.
 - ✓ Buyer must order termite inspection
 - ✓ Termite report sent to Buyer and Seller and original termite certificate to title company
 - ✓ Septic inspection if applicable
 - ✓ Insurance: (You are required to arrange for insurance coverage and to inform your mortgage company of your agent's name and phone number).
 - ✓ Closing attorney to order survey



- ✓ Survey approved by title company
- ✓ Repairs complete and approved by Lender and/or Buyer
- ✓ Closing Date set:
- ✓ Confirm closing figures with Closing Attorney. Buyer must bring cashier's check or certified funds to close. (SEE BUYER'S CLOSING CHECKLIST FOR MORE ITEMS TO BRING!)
- ✓ Close!
- ✓ Don't forget keys and garage door openers.

Please note: During the loan and home-buying process, you will be asked to supply documentation, respond to phone calls requesting information, schedule dates into your calendar, etc.



BUYER'S CLOSING CHECKLIST

1. Address and phone number for the closing attorney's office. We will be glad to provide you with directions if needed.
2. Order utilities to be turned on – gas, electric, cable, phone, etc. for projected closing date. For water, it needs to be done with closing statement so cannot be done until after closing date.
 - a. If in DeKalb County, you must take the DeKalb County water low flow certificate. A plumber or inspector would need to sign off on and you will fax that along with settlement statement and request for water service, the day of closing.
3. Cash due must be wired into the closing attorney's escrow account or brought in a cashier's check from a local bank.
 - The exact amount was emailed to you from attorney or estimate from loan officer. Please let us know immediately if you are not aware of amount.
 - Wiring instructions from closing attorney should already have been given to you
 - Order wired funds 2-3 days prior to closing
 - Cashier's check should be made payable as per the instructions given to you by the closing attorney
4. Bring photo ID: **unexpired** driver's license, passport, or other government-issued ID
5. Bring personal checkbook for any last-minute small changes to amount due.
6. Any other conditions, **if still required or requested**, for example:
 - Homeowners insurance policy
 - Termite letter
 - Original Power of Attorney
 - Tax Returns
 - Proof of Sale (closing statement) from earlier closing of previous home



- Original gift letters
- Pay stubs or any other original letters or verifications
- Proof of social security number (card, bank statement)
- Marriage certificate or divorce decree

Please keep in mind that these are all MUST HAVES in order to have a successful closing so please prepare accordingly and make sure that ALL buyers are present with above mentioned items.

Feel free to contact us should you have any concerns or questions.

We look forward to seeing you at the closing table where you will be handed the keys to your NEW HOME!

Megan Lyons & Natalie Grabowski