

**Property Address: Home Location**  
**Purchase Price:**

**Your Name, Congratulations on your accepted Offer!**

We have an executed contract with specific time lines between now and closing day to be fulfilled by you as the Buyer. This is your personal Contract to Closing Checklist that will help us stay on track, please review and refer to it often. I am here to act as the “glue” for all the moving parts and people in your transaction. This is a team effort with you, so we will be taking direction and assisting to get what you want and need throughout the process. If you need clarification at any time please do not hesitate to ask.

**Key people you will be working with:**

**Your Lender:**

Your Lender Company Name | Your Lender Contact Name | |

**Closing Title Agent:**

Closing Title Company Name | Closing Title Agent Address | |

**KW Transaction Coordinator:**

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**Home Inspector:**

To Be Determined

**Home Insurance Agent:**

To Be Determined

**TIMELINE: EFFECTIVE DATE:**

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**1) : Escrow Deposit Deadline.**

Check the first page of the contract for the Escrow Agent contact info. You may mail or wire funds to the title agent and always keep a copy of your receipt. Your lender may require the actual receipt from the title company as part of your loan conditions.

**2) : Inspection Period Deadline**

Call an inspector of your choice and set up the appointment, then have them call us so we can set up access. You lender or insurance carrier may also require additional reports, so ask me or your lender which reports you need in addition to the home inspection. Inspectors can provide these reports for a fee as part of their service. To avoid delays or additional trip charges, please order these services with the home inspection. The most common reports used by insurance providers are:

**WDO Report (termite); 4 Point Inspection; and Wind Mitigation Certification**

Payment for inspection services are due on or before inspection day and are payable directly to the company you choose. You may also want to consider a home warranty, so be sure to talk to a home warranty representative if you are interested. Let us know your choice and we will order it for you.

**Home Inspectors:**

**Noah's Ark Home Inspection:**

813-298-8597

**Rock Solid Inspections:**

727-408-1088

**Home Warranty Providers:**

**First American Home Warranty:**

Stephanie Shaughnessy | 813-344-7525 | <https://homewarranty.firstam.com/>

**Cinch Home Warranty:**

Sharon Patterson | 813-334-1385 | [cinchhomeservices.com](http://cinchhomeservices.com)

### 3) : HOA/COA/CDD Documents Review Deadline

Your time to inspect these documents is during the inspection period. Be sure you have read and understand the documents for the association and have had ALL your questions answered before the inspection period ends.

### 4) : Loan Approval Deadline | : Appraisal Contingency Deadline

Your appraisal must be completed and approved by the lender by this date. Be sure your lender is ordering the appraisal in a timely manner and alerting you of any delays. Make sure you respond quickly to all requests from your lender, so we stay on track with our timelines. Especially stay in close contact with your lender the 2 weeks prior to closing to check on adjustments to this timeline.

**REMEMBER:** NEVER allow a company to run your credit report, open any new accounts or charge large items on existing credit during this time. It will very likely ruin your chance for this loan. When in doubt, check with me or your lender before you act.

### 5) Shop for insurance now:

Get quotes and compare coverages, then be ready to pay for the policy once your loan commitment has been issued.

#### **Home Insurance:**

##### **Florida Best Quote:**

Lindsey Decollibus | 727-584-9999 [lindsey@floridabestquote.com](mailto:lindsey@floridabestquote.com)

##### **Great Florida Ins:**

Jeff Starkey | 727-376-0558 | [newportrichey.greatflorida.com](http://newportrichey.greatflorida.com)

### 6) : CLOSING DAY!

**On or Before:** Both parties must agree to close earlier. We will help you stay informed of the Sellers progress of any outstanding items, such as timing of their move out.

**Be very cautious in ordering services to be performed on the day of closing,** such as movers. Closing day can be a complicated process at times and delays are common. It is best to schedule moving, cleaning or any other services for AFTER the day of closing. Please discuss your plans with me if you must schedule something on the day of closing, so we can check on possible delays and confirm with the other parties in your transaction.

#### **Your Name, here are some IMPORTANT notes:**

**Be sure to refer to this checklist often and let me know if you have any questions or if I can assist you with this process as we move forward. I am here to help make this a great day!**

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## **Buyer's Check List for the Day of Closing**

Once the closing package has been delivered from your lender to the title company, a time will be set to meet and sign the documents for closing. Here are the tasks due on or just before closing:

### **24-48 Hours Before Closing:**

- The closing package will be sent to the title company. Charges on the settlement statement will be approved by your lender, and we will be sent a copy for review. This statement also gives you the exact amount of money you must personally bring or wire to closing.
- **Your Final Closing Funds-** A wire transfer from your bank to the title company is the preferred, and may be the only, method for funding. Please call the title company and ask them to send you a copy of their bank wire instructions directly. Bring the information to your bank to set up the wire. Wires should be ordered at least 24 hours in advance of closing.
- **Utilities-** The day of closing belongs to the Buyer. Water, electric, gas, cable, and/or phone should be scheduled about 48 hours in advance for transfer to your name for the day of closing.

### **Closing Day!**

- **Walk Thru-** It is recommended that you make time to go by the home for a final walk through before closing. Typically, we can meet at the home about 30-45 minutes before our closing time. This is your opportunity to make sure nothing significant has changed or been removed since you made the offer.
- Bring your **driver's license & a second form of ID**, and have access to your homeowner's insurance documents including proof of payment.
- Depending on your level of comfort, you may want to consider having the locks changed after closing to ensure you are the only one with a key.
- When we arrive at the title company, the closing will usually take between 30-60 minutes, but plan for additional time if necessary. Once the documents are signed and the loan funds have been wired to the title company we are officially closed and you will be given your keys to your new home!!

**PLEASE call me anytime you have ANY questions even after closing. I will be happy to help! And remember, referrals are the life of my business. Please let me know if any of your friends and family are looking to buy or sell. Your referral is the highest compliment I can receive!**

**Your Name, Congratulations on the purchase of your home!**