Under Contract: From Due Diligence to Closing

A Simple Checklist

Financing & Loan

☐ Submit any remaining lender documents promptly

☐ Avoid major purchases or opening new credit accounts

☐ Avoid job or employment changes

☐ Lock interest rate (if applicable)

☐ Review loan estimate and lender communications

☐ Confirm final loan approval is on track

Homeowner's Insurance

☐ Obtain homeowners insurance quotes

☐ Select insurance provider

☐ Provide insurance information to lender

Property-Related Items

☐ Verify agreed repairs have been completed (if applicable)

☐ Collect repair receipts and warranties

☐ Review any HOA documents (if any)

☐ Arrange utility transfers for closing day

☐ Schedule movers if needed

Closing Preparation

☐ Review Closing Disclosure when received

☐ Confirm amount needed for closing

☐ Arrange certified funds or wire transfer

☐ Verify wiring instructions directly with closing attorney

☐ Bring required identification to closing

Final Walk-Through

☐ Schedule final walk-through (typically 24–48 hours before closing)

☐ Confirm repairs are complete

☐ Verify appliances and systems remain operational

☐ Confirm property condition matches contract

☐ Ensure seller has removed personal belongings as agreed

Closing Day

☐ Bring photo ID

☐ Bring any required funds

☐ Review and sign closing documents

☐ Receive keys, garage remotes, gate cards, and access information

☐ Celebrate — you're officially closed!

Important Reminders

✓ Continue making all payments on time.

✓ Do not make large purchases before closing.

✓ Respond quickly to lender, attorney, and insurance requests.

✓ Contact your real estate agent immediately if any concerns arise before closing.