



**DEBAULT TITLE**  
— SECURE YOUR FUTURE —

# CHECKLIST

## FOR BUYERS

- Review the Closing Disclosure (CD): Carefully go through the Closing Disclosure provided by the lender at least three days before closing. Compare it to the Loan Estimate to ensure that all the terms and costs are accurate.
- Title Insurance: Obtain title insurance from a reputable title company like DeBault Title to protect your ownership rights and investment in the property.
- Home Inspection: Have a professional home inspection done to identify any potential issues with the property. Review the inspection report and address any concerns with the seller or their agent.
- Loan Approval and Financing: Confirm that your mortgage loan has been approved, and you have the necessary funds for the down payment and closing costs.
- Walk-Through Inspection: Conduct a final walk-through inspection of the property shortly before the closing to ensure that the property is in the agreed-upon condition and any repairs have been completed.
- Insurance Coverage: Arrange for homeowner's insurance coverage effective from the closing date to protect your new property adequately.
- Certified Funds: Check with the title company or closing agent on the amount of money needed for closing costs. Ensure you have certified funds ready to pay these costs and the down payment.
- Identification: Bring a government-issued photo ID (e.g., driver's license, passport) to the closing.
- Closing Documents: Review all closing documents provided by the title company or closing agent in advance. Ask for clarifications on anything you don't understand.
- Outstanding Issues: Verify that any agreed-upon repairs or seller concessions have been completed or addressed as per the contract.
- Utilities Transfer:\*\* Arrange for the transfer of utilities into your name on the closing date or shortly afterward.
- Finalize Funds Transfer:\*\* Coordinate with your bank or escrow agent to ensure the necessary funds for closing are available and ready for transfer.
- Clear Outstanding Contingencies:\*\* Ensure that all contingencies outlined in the purchase agreement have been met, and the property is ready for closing.
- Bring Necessary Documents:\*\* Bring any additional documents required by the title company or lender, such as proof of insurance, inspection reports, and any outstanding paperwork.
- Attend the Closing:\*\* Be present at the closing and review and sign all necessary documents. Don't hesitate to ask questions if something is unclear.
- Record Keeping:\*\* Keep copies of all closing documents and related paperwork for your records.
- Change of Address:\*\* Update your address with relevant institutions and services to reflect your new property.
- Celebrate:\*\* Congratulations, you are now a homeowner! Celebrate this milestone and enjoy your new home.