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Closing Countdown

10 days before closing...

- **Check in with your lender on loan progress.** Ask lender if there are any needs from you.
- **Schedule closing date and time.** Your agent will contact you to schedule closing date and time. (Note: We must have full loan approval to close. This date and time may be adjusted to your loan schedule or to accommodate the schedules of you, seller, agents, lenders, and title.)
- **Pay for 1 year Home Owners Insurance Policy.** Ask insurance agent to send policy to lender.

5 days before closing...

- **Check in with your lender on loan progress.**
- **Schedule final walkthrough of house with your agent if this was requested.** Confirm any repairs to be performed and/or paid for by seller are complete and/or paid.
- **Confirm movers and Follow Instructions to Transfer Utilities. Pack, Pack & Pack.**

3 days before closing...

- **Clear to Close.** Your agent and lender will contact you to confirm loan status and closing time.
- **Ask any last minute questions now.**

Day before closing...

- **Review HUD Statement.** Agent and lender will review your HUD closing statement with you. It should reflect the good faith estimate and will detail the funds you need to bring to closing.
- **Ask any last minute questions now.**
- **Get Certified Funds for Closing.** Funds must be certified be payable to title company.

Day of closing...

- **Arrive on Time, with Certified Check, and I.D.**
- **Relax... Enjoy the experience. Everyone worked hard to get you here!**