

From Contract to Closing



Congratulations - you've found the home you've been dreaming about! A lot needs to happen during the time between a property going under contract and when you're able to close on the home. This guide is designed to help you get to the closing table with ease.

You Are Under Contract - Now What?

- Submit your contract to your mortgage lender. Verify there's no other contract-related paperwork they need from you to begin the approval process
- Schedule a home inspection
- Evaluate and consider pausing any plans for major purchases that could affect your credit.

Three Weeks Before Closing

- Order an appraisal
- Begin the title search process to verify the property's title is free of encumbrances (this is something you can coordinate with your Realtor to order through your title company of choice)
- Book any moving services necessary
- Check-in with your mortgage lender on the process of your loan approval

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Two Weeks Before Closing

- Lock in your home insurance for your new home
- Verify the removal of home insurance for your existing property effective on your estimated closing date (if necessary)
- Verify the transfer of your utility service to your new home effective on your estimated closing date (if necessary)
- Check-in with your mortgage lender on the progress of your loan approval

One Week Before Closing

- Schedule a final walkthrough of your new property
- Confirm you're clear to close with your lender
- Confirm your closing date with your Realtor and the Closing Company
- Order any certified checks necessary for down payments, direct payments to sellers for furnishings, etc.