

FOR BUYERS

Your buyer checklist, from contract to keys.

A step-by-step guide for everything between offer accepted and closing day. Stay ahead of the lender, the inspector, and the calendar.

LOAN & INSURANCE

**Lock your interest rate**

Confirm the lock period covers your closing date with a buffer.

**Submit lender conditions promptly**

Bank statements, paystubs, gift letters. Faster you respond, faster you close.

**Bind homeowners insurance**

Lender needs the binder before they will fund. Get quotes early.

**Review the closing disclosure**

You will get it three business days before closing. Read every line.

PROPERTY DILIGENCE

**Schedule the home inspection**

Within your option period. Bring questions to the inspector walkthrough.

**Review the title commitment**

Schedule B exceptions: ask us to translate any item into plain English.

**Order or review the survey**

Especially if there is a fence, easement, or addition.

**Final walkthrough**

Same day or day before closing. Confirm condition and that included items remain.

CLOSING DAY

**Bring valid government-issued ID**

Two forms if asked. Match the name on the contract exactly.

**Wire your funds (verified instructions)**

Verbally confirm wire details by phone. Do not trust emailed changes.

**Sign closing documents**

In-person, mobile notary, or remote online. Your choice.

**Receive keys after recording**

Possession is typically at recording, not at signing. Confirm with your agent.

3 days

CD RULE

Federal law requires you receive your Closing Disclosure at least three business days before closing. Use that window to compare it line-by-line to your Loan Estimate.