

## BUYER CLOSING CHECKLIST

Congratulations! We are getting close to closing! The time, date, and address of the closing is as follows:

Time: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_

These are the steps that you need to take before we can go to the closing. Please have this checklist completed prior to closing.

- Please let us know your loan officer's name and phone. We will be able to get them a copy of the title work. We will stay in contact with your lender to help your loan approval process go smoothly and make sure that the paperwork will be there for closing.
- Please let us know when your loan is approved. We will inform the seller's agent.
- If we have not discussed it and you plan to order any inspection on your new home, please let us know who will be performing those inspections and please have them call our office for an appointment.
- Homeowners insurance will be necessary to have with you at the closing. Be sure you meet with your insurance agent at least 5 days prior to closing so they will have time to prepare the necessary policy. **PLEASE BRING BOTH THE POLICY AND THE PAID RECEIPT TO CLOSING.**
- Your loan officer will call you with the funds necessary to close. Funds will have to be in a "cleared" status which means it has to be a cashier's check. Start at least 5 days prior to close on this. It is surprising how long getting cleared funds can take!

Please call to have the utilities put in your name as of the closing date or occupancy date. This should be done 3 days prior to the closing date or occupancy date.

- Consumers Energy – Gas 800-477-5050
- Detroit Edison/Mich Con - Electric 800-477-4747
- Comcast – Cable 800-Comcast
- Wowway – Cable 866-496-9669
- Ameritech – Phone 800-244-4444

If you have any questions, please call. Thank you for your business. It is always our pleasure to serve you.

Sincerely,

Remerica Integrity Realtors