



CLOSING CHECKLIST

It's time for closing! Let's go through our list.



WHAT TO BRING TO CLOSING



- Photo ID
- Personal checkbook with several checks
- **BANK CHECK** for the final amount your attorney instructs you to bring.

*Typically, one or two days ahead the attorney's office will give you a call. If you don't hear from them, call.

REVIEW YOUR CLOSING DOCS

- You should receive your closing documents three business days before closing.
- Read your closing documents prior to closing day so you understand what you're signing.
- Check for errors.
- Take notes if you have questions or concerns — you may want to address them before the closing.

CHECK THE FEES

- Your most recent loan estimate should be close to your closing disclosure. Some fees may change a little, but there shouldn't be any big surprises at this stage.



CHECK THE BASICS

- Double check spelling, numbers, names, etc. — make sure there are no small errors that could turn into bigger issues down the road.



REVIEW SELLER RESPONSIBILITIES

- Review your final walk-through checklist to make sure the seller has taken care of their responsibilities.



BE PAYMENT READY

- Expect to write a check for closing costs.
- Plan in advance if you're transferring funds from another account so they're cleared.
- If you're using an out-of-town bank that will be wiring funds, be in touch with them daily - up to 5 days prior to closing. Funds not received by time of closing can delay the closing for several days and cause undue hardship to both buyer & seller.

CONTACT UTILITY COMPANIES

- **Water:** Contact your local water supplier to transfer the water bill to your name. Sometimes the attorney will do this for you.
- **Cable/Internet:** Remember to make the appropriate phone calls for installation for your utilities
- **Recycling & Garbage:** Find your recycling day and a licensed garbage hauler for your area.
- **Moving Companies:** Consider a moving company to assist you in your move. Ask your agent for some recommendations in the area.
- **Change of Address - USPS:** Visit moversguide.usps.com/mgo to change your address.
- **NYSEG:** Buyers and Sellers must both call NYSEG to transfer the electrical and/or natural gas service. Please request a "final meter reading." NYSEG will then come to the house on the day of closing to read the meter(s) and transfer the account name out of the Seller's name and into your name. This is the best way to call NYSEG: 1-800-572-1111, then press "6," then press "4" to get a human being. For reference, whoever calls first will be told by a NYSEG employee that NYSEG also needs to hear from the other party.
- **Gas Providers:** Some areas have local providers check with your agent to see if there is a separate utility company to contact

HOMEOWNERS INSURANCE

- Please contact your homeowners' insurance agent immediately and have him/her fax a copy of the insurance binder and paid receipt to your attorney's office as soon as possible.
- The bank requires this binder in order to calculate your final closing costs, and requests that they receive it 6-7 business days prior to closing. If you haven't already done so, you will need to pay for a full year of the homeowner's insurance policy prior to closing.