

BEFORE YOU CLOSE CHECKLIST



OVERVIEW:

It's easy to become overwhelmed as closing on your home nears. With deadlines, payments, and signatures flooding your thoughts, the last thing you want is to overlook something.

Use this Before You Close Checklist to avoid any surprises when it comes to closing on your home!

WHAT'S INCLUDED:

- **Before You Close Checklist**
Walk yourself through these tips to make sure you don't miss a beat before you close!



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■ BUDGETING

Cover all your bases by accounting for everything— mortgages, extra income, car payments, HOA fees. Staying on top of your financial transactions prior to closing is really important, especially while things like loans are still being approved and processed. It's important not to change anything that would heavily impact your financial state—therefore, you should be paying close attention to what you are buying as you near closing.

■ HOME VALUE

Be aware of any surrounding projects. Invest some time in making sure there are no future projects in place that could significantly impact the value of your home.

■ HOME WARRANTY

Is the seller offering a home warranty? If not, it's still important to have home warranty. This is just an easy way to cover yourself in case a problem arises down the line. If the buyer isn't offering it, don't fret, it not something that should put a very big dent in your budget.

■ CHANGE YOUR LOCKS

It can't hurt to be extra cautious, you never know who still is hanging on to a spare key from the previous homeowners. Call a locksmith and start fresh to take your safety a step further.

■ PAY ATTENTION TO DOCUMENTS

Read over everything. While seemingly obvious, it's easy to become overwhelmed with signatures and paperwork—remember to slow down. Paying close attention now may save you from potentially more time-consuming trouble down the line.

