

## What to expect Contract to Close as a Buyer - Kesale

- Provide deposit check. Please know the check will be deposited within a few days.
  - Funds will be brought back to you OR credited to you at closing.
  - Make check payable to: \_\_\_\_\_
- Provide Lender contact info to your agent so we can provide contract documents to them.
  Promptly respond to Lender requests for information.
- Let's discuss the Title company preference.
  - Let's discuss coordinating inspections and dates/times you can attend.
  - General inspection starts at \$350. Varies based on size of property.
- Research insurance provider(s); homeowner's and flood.
  - Do you need recommendations?
- After inspections we will complete a list of repair requests to be presented to the Seller to be negotiated.
- Only after successful inspection request negotiations are complete, have Lender order appraisal.
  - Some lenders require you to pay for the appraisal up front. Estimated cost \$550.
  - Can take 7-10 days to get the appraisal report.
  - The lender will email you a copy of the appraisal. Please share with your agent.
- Finalize insurance policies.
- Coordinate movers.
- One week prior to closing, coordinate utility transfers effective for date of closing.
  - Whose name are utilities currently under? \_\_\_\_\_
  - Electricity: \_\_\_\_\_\_\_#:\_\_\_\_\_\_

  - Trash: \_\_\_\_\_\_ #:\_\_\_\_\_
- Schedule final walkthrough with your Agent.
  - Ensure property in same condition as last seen.
  - Ensure any agreed repairs are complete.
  - Test garage remotes.
- Closing
  - Bring valid driver's license or other form of photo ID.
  - Cashier's check made payable to [Title Company] the amount will be provided by the Title Company or your lender prior to closing.
  - Bring a personal check in the event of a last-minute small change in the settlement statement.
  - Ensure everyone who will be required to sign documents will be present.
- Celebrate...you're done!