

# CLOSING/MOVING GUIDE



## THE PROCESS

- ✓ Closing Checklists
- ✓ Packing like a Pro
- ✓ Making the Move
- ✓ Moving with Pets



**1. Name the Players in the Transaction**

Create a spreadsheet with contact information for all parties involved in the transaction:

ROLE	NAME(S)	PHONE NUMBER	EMAIL ADDRESS	MAILING ADDRESS
Buyer(s)				
Seller(s)				
Buyer's Agent				
Seller's Agent				
Transaction Coordinator				
Lender/Loan Officer				
Title Company				
Escrow Company/Officer				
Buyer's Attorney				
Seller's Attorney				
Accountant				
Inspector				
Insurance Agent				
(Other)				

 **2. Create a Transaction Timeline**

Could include any of the below or more (depending on your state requirements and transaction) with dates to complete:

- |   |   |
|---|---|
| <input type="checkbox"/> _____ (Date) Contract acceptance                           | <input type="checkbox"/> _____ (Date) Renegotiate offer             |
| <input type="checkbox"/> _____ (Date) Down payment/earnest money received by seller | <input type="checkbox"/> _____ (Date) Repairs complete              |
| <input type="checkbox"/> _____ (Date) Hire attorney                                 | <input type="checkbox"/> _____ (Date) Loan (or finance) contingency |
| <input type="checkbox"/> _____ (Date) Title search                                  | <input type="checkbox"/> _____ (Date) Final walkthrough             |
| <input type="checkbox"/> _____ (Date) Appraisal contingency                         | <input type="checkbox"/> _____ (Date) Closing date                  |
| <input type="checkbox"/> _____ (Date) Inspection contingency                        |   |

**3. Lender Requirements & Appraisal**

- \_\_\_\_\_ (Date) Paperwork to lender
- \_\_\_\_\_ (Date) Verify employment
- \_\_\_\_\_ (Date) Appraisal date
- \_\_\_\_\_ (Date) Appraisal complete

 **4. Ordering Inspections**

- \_\_\_\_\_ (Date) Inspection date
- \_\_\_\_\_ (Date) Received inspection report
- \_\_\_\_\_ (Date) Reviewed inspection report
- \_\_\_\_\_ (Date) Submit request for repairs (if applicable)
- \_\_\_\_\_ (Date) Renegotiate terms (if applicable)
- \_\_\_\_\_ (Date) Repairs complete (if applicable)

 **5. Closing Documents**

- Closing date confirmed
- All documents submitted
- Valid photo ID and additional documents to bring to closing

 **6. Moving Checklist**

**Provide contact information for the following vendors:**

- Water
- Garbage
- Electricity
- Gas
- Cable/Internet
- Movers
- Painters
- Locksmith
- Landscapers

**7. Final Walkthrough**

- Final walkthrough scheduled \_\_\_\_\_ (Date)

**Check the following items during the final walkthrough:**

- Appliances (washer/dryer, dishwasher, oven, microwave, refrigerator, etc.)
- Plumbing (run water in bathrooms, kitchen, flush toilets, etc.)
- Heating/cooling system (check the heat and air conditioning, if applicable)
- Electric (check all light switches, test outlets)
- Safety features (fire alarm, carbon monoxide detectors, house alarm)
- General cleanliness (personal property removed)
- No property damages
- Personal property written into the contract for buyers to keep is accounted for

 **8. Closing & Presenting Keys**

- Closing date, time, and location confirmed with all parties
- Closing date: \_\_\_\_\_
- Signed all documents at closing
- Keys presented to buyers
- Purchase closing gift for buyers

**1. Name the Players of the Transaction**

Create a spreadsheet with contact information for all parties involved in the transaction:

ROLE	NAME(S)	PHONE NUMBER	EMAIL ADDRESS	MAILING ADDRESS
Seller(s))				
Buyer(s)				
Seller's Agent				
Buyer's Agent				
Transaction Coordinator				
Lender/Loan Officer				
Title Company				
Escrow Company/Officer				
Buyer's Attorney				
Seller's Attorney				
Accountant				
Inspector				
Insurance Agent				
(Other)				

 **2. Create a Transaction Timeline**

Could include any of the below or more (depending on your state requirements and transaction) with dates to complete:

- |   |   |
|---|---|
| <input type="checkbox"/> _____ (Date) Contract acceptance                           | <input type="checkbox"/> _____ (Date) Renegotiate offer             |
| <input type="checkbox"/> _____ (Date) Down payment/earnest money received by seller | <input type="checkbox"/> _____ (Date) Repairs complete              |
| <input type="checkbox"/> _____ (Date) Hire attorney                                 | <input type="checkbox"/> _____ (Date) Loan (or finance) contingency |
| <input type="checkbox"/> _____ (Date) Title search                                  | <input type="checkbox"/> _____ (Date) Final walkthrough             |
| <input type="checkbox"/> _____ (Date) Appraisal contingency                         | <input type="checkbox"/> _____ (Date) Closing date                  |
| <input type="checkbox"/> _____ (Date) Inspection contingency                        |   |

**3. Reviewing Inspections & Repair Requests**

- \_\_\_\_\_ (Date) Inspection date
- \_\_\_\_\_ (Date) Reviewed inspection report
- \_\_\_\_\_ (Date) Submit request for repairs (if applicable)
- \_\_\_\_\_ (Date) Renegotiate terms (if applicable)
- \_\_\_\_\_ (Date) Repairs complete (if applicable)

 **4. Closing Documents**

- \_\_\_\_\_ Closing date confirmed
- \_\_\_\_\_ All documents submitted
- \_\_\_\_\_ Reviewed seller's estimate with seller
- \_\_\_\_\_ Valid photo ID and additional documents to bring to closing
- \_\_\_\_\_ Wire instructions or account number for funds
- \_\_\_\_\_ Schedule call with lender to discuss final payoff amount

 **5. Moving Checklist**

**Provide contact information for the following vendors (to cancel or arrange services):**

- Water
- Garbage
- Electricity
- Gas
- Cable/Internet
- Insurance
- Landscapers
- Movers
- Post office (change of address)

## 6. Final Walkthrough

- Final walkthrough scheduled \_\_\_\_\_ (Date)

### **Check the following items with the buyer's agent during the final walkthrough:**

- Appliances (washer/dryer, dishwasher, oven, microwave, refrigerator, etc.)
- Plumbing (run water in bathrooms, kitchen, flush toilets, etc.)
- Heating/cooling system (check the heat and air conditioning, if applicable)
- Electric (check all light switches, test outlets)
- Safety features (fire alarm, carbon monoxide detectors, house alarm)
- General cleanliness (personal property removed)
- No property damages
- Personal property written into the contract for buyers to keep is accounted for

## 7. Closing & Presenting Keys

- Leave all remotes, manuals, alarm codes, etc. in a specific drawer in the house
- All services (electric, cable/internet, etc.) turned off
- Review final seller's estimate
- Hand over keys to the buyers
- Remove listing from advertising sites
- Purchase closing gift for sellers

## CHECKLIST

# Prepare for Your Move

- **Update your mailing address** at usps.com or fill out a change-of-address form at your local post office.
- **Change your address with important service providers**, such as your bank(s), credit companies, magazine subscriptions, and others.
- **Create a list of people who will need your new address.**  
Whether you plan on sending formal change-of-address notices in the mail or just e-mailing the family members, friends, and colleagues who should be informed, a list will ensure no one gets left out.
- **Contact utility companies.**  
Make sure they're aware of your move date, and arrange for service at your new home if the service provider will remain the same.
- **Check insurance coverage.**  
The insurance your moving company provides will generally only cover the items they transport for you. Ensure you have coverage for any items you'll be moving yourself.
- **Unplug, disassemble, and clean out appliances.**  
This will make them easier to pack, move, and plug in at your new place.
- **Check with the condo board or HOA** about any restrictions on using the elevator or particular exits or entrances for moving, if applicable.
- **Pack an "Open First" box.**  
Include items you'll need most, such as toilet paper, soap, trash bags, chargers, box cutters, scissors, hammer, screwdriver, pens and paper, cups and plates, water, snacks, towels, and basic toiletries.

If you're moving a long distance:



- Obtain copies of important records from your doctor, dentist, pharmacy, veterinarian, and children's schools.
- E-mail a copy of your driving route to a family member or friend.
- Empty your safe deposit box.

## HOW TO

# Pack Like a Pro

### Plan ahead.

Develop a master to-do list so you won't forget something critical heading into moving day. This will also help you create an estimate of moving time and costs.

### Discard items you no longer want or need.

Ask yourself how frequently you use an item and how you'd feel if you no longer had it. Sort unwanted items into "garage sale," "donate," and "recycle" piles.

### Pack similar items together.

It will make your life easier when it's time to unpack.

### Decide what you want to move on your own.

Precious items such as family photos, valuable breakables, or must-haves during the move should probably stay with you. Pack a moving day bag with a small first-aid kit, snacks, and other items you may need before unpacking your "Open First" box.

### Know what your movers will take.

Many movers won't take plants or liquids. Check with them about other items so you can plan to pack them yourself.

### Put heavy items in small boxes.

Try to keep the weight of each box under 50 pounds.

### Don't overpack boxes.

It increases the likelihood that items inside the box will break.

### Wrap fragile items separately.

Pad bottoms and sides of boxes and, if necessary, purchase bubble-wrap or other packing materials from moving stores. Secure plants in boxes with air holes.

### Label every box on all sides.

You never know how they'll be stacked. Also, use color-coded labels to indicate which room each box should go in, coordinating with a color-coded floor plan for the movers.

Keep moving documents together in a file, either in your moving day bag or online.

Include vital contact information, the driver's name, the van's license plate, and the company's number.

Print out a map and directions for movers and helpers.

Make several copies, and highlight the route. Include your cell phone number on the map.

Back up computer files on the cloud.

Alternatively, you can keep a physical backup on an external hard drive offsite.

Inspect each box and piece of furniture as soon as it arrives.

Ahead of time, ensure your moving company has a relatively painless process for reporting damages.

HOW TO

# Move With Pets

## Update your pet's tag with your new address.

Make sure your pet's collar is sturdy and correctly sized. The tag should also include your mobile number and e-mail address so that you can be reached during the move.

## Request veterinary records.

Ask your current vet to send your pet's medical history directly to the new vet. Have their contact information handy in case of emergency or if the new vet has questions.

## Keep a week's worth of food and medication with you.

You may want to ask for an extra prescription refill before you move. Take the same precaution with special therapeutic foods.

## Seclude them from chaos.

Keep your pet in a safe, quiet room on moving day with a clear sign posted on the door. There are many light, collapsible travel crates available, but ensure it is well ventilated and sturdy enough for stress-chewers. Also, introduce your pet to the crate before the trip.

## Prepare a pet first aid kit.

Include your vet's phone number, gauze to wrap wounds or to muzzle your pet, adhesive tape for use on bandages, nonstick bandages, towels, cotton swabs, antibiotic ointment (without pain relief medication), and 3% hydrogen peroxide.

## Play it safe in the car.

Use a crate or carrier in the car, securing it with a seat belt. Never leave your pet in the bed of a truck, the storage area of a moving van, or alone in a parked vehicle. If you're staying overnight, find pet-friendly lodging beforehand and have kitty litter or plastic bags on hand.

## Get ready for takeoff.

When traveling by air, check with the airline about pet requirements or restrictions and whether you must purchase a special airline crate that fits under the seat in front of you.

### Prep your new home.

Set up one room with everything your pet will need: food, water, medications, bed, litter box, scratch post, and toys. Keep windows and doors closed when your pet is unsupervised, and beware of small spaces where nervous pets may hide. If your old home is nearby, give the new home owners or neighbors your phone number and a photo of your pet, in case your pet tries to return.

### Learn about local health concerns and laws in your new area.

If you're moving to a new country, contact the Agriculture Department or embassy of the country to obtain specific information on special documents, quarantine, or costs related to bringing your pet into the country.

CHECKLIST

# For the New Owners

Before the property changes hands, consult this list to make sure these items are transferred with the house.

- [Owner's manuals and warranties](#) for any appliances left in the house.
- [Garage door opener\(s\)](#).
- [Extra set of house keys](#).
- [Other keys](#). Think beyond the front doors; do you have any cabinets or lockers built into the home that require keys?
- [A list of local service providers](#), such as the best dry cleaner, yard service, plumber, and so on. You're not just helping the new owners, but also the local businesses you're leaving behind.
- [Code to the security alarm](#) and phone number of the monitoring service if not discontinued.
- [Smart home device access](#). Any devices listed as fixtures need to be reset for the new homeowner. Make sure your account information and usage data are wiped from the device so that they may use it. Check with your device's manufacture to find out how to do this.
- [Numbers to the local utility companies](#). This can be especially helpful to owners who may not yet have easy access to the Internet in the new home.
- [Contact info for the condo board or home ownership association](#), if applicable.