

BUYER'S CHECKLIST: PREPARING FOR YOUR NEW HOME



Whitney Wilcher

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PRIOR TO CLOSING: BEFORE DELIVERY OF CONTRACT OF SALE

- Provide a fully executed contract of sale to the title company with earnest money check. Make sure ALL contract information is complete and accurate, including your address, phone number, email, and mailing address.
- Gather your mortgage broker and/or lender's information for all loans. You may need to provide a copy of the contract of sale, receipted by the title company, to the mortgage company in order to make your loan.
- Call your loan officer and arrange to make a formal loan application.
- Prepare for inspection, schedule an appointment with the inspector and the seller as soon as possible. Check with your lender for any additional requirements, such as a termite inspection or survey of the property.
- Prepare for any bills required at closing; this will be required by the title company.
- Select a homeowner's insurance company to obtain coverage beginning on your closing date. Send this information to the title company as soon as possible.
- Contact your escrow officer if you're unable to be present at closing. Buyers that will be unavailable typically use a Power of Attorney; the title company will need to be notified prior to closing as well as needing the original copy of these forms. The title company will also need a reliable phone number to verify POA on the day of closing.

REQUIRED AT CLOSING: EVERYTHING YOU NEED TO BRING WITH YOU

- Wire routing information or cashier check made payable to the title company. Personal checks and money orders for funds over \$1,499.99 will not be accepted.
- Closing instructions from the mortgage company for the Closing Disclosure/Settlement Statement, required 24 hours prior to closing.
- Bring any documents required by your lender; lenders often have addendums and documents they need signed as well.
- Don't forget your spouse! Even if they don't plan to be on the note, the title company will likely need their signature on a few documents. Identification for everyone, such as your driver's license or passport



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AFTER CLOSING: WHAT TO EXPECT AFTER YOUR EXCITING PURCHASE

- You will receive an original recorded Warranty Deed that transferred the title of property. The County Clerk's office will send it to you directly approximately 1 month after closing. Safely store this document for future reference.
- You'll also receive the Owner's Title Policy of Title Insurance, which is also mailed to you approximately 1 month after closing. This document should also be stored for safety.
- It is the taxpayer's responsibility to be certain that the property is rendered in the current taxpayer's name for the upcoming tax year. Be sure to contact the County Appraisal District for assistance in making certain this is done.
- Make certain to file your homestead designation with the county appraisal district. If you have questions about your homestead exemption for property tax purposes, you should contact your County Appraisal District for any questions. The forms necessary to apply for exemptions are available at no cost from your district. You may file for property exemptions anytime between January 1st and April 30th.
- If your sale includes a Residential Service Contract, sometimes called a "home warranty", you may upgrade your coverage by contacting them directly.

PREPARE TO MOVE: CONGRATULATIONS ON YOUR PURCHASE!!!

- Start a file folder to keep track of all essential paperwork
- Check-in with your moving company to verify details and ensure a smooth process.
- Contact your local municipality, electric, and gas companies to schedule service.
- Submit a change of address to the US Postal service. Make sure to update your address for magazines, newsletters, and shopping apps (Amazon, Ebay, Etsy, etc.)
- Update your driver's license and car registration
- Notify your bank and credit card companies of your change of address.
- If you have pets, make sure to update your contact information with microchip company and vet



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