

Your Buyer Closing Checklist

From Contract to Move-In

Before Closing

[] Protect your financing

Before opening or closing credit accounts, making large purchases, moving substantial funds or changing employment, speak with your lender. Keep requested income and asset documents current and respond promptly to underwriting requests.

[] Track contract deadlines

Keep inspection, financing, appraisal and other contract dates on your calendar with Linda. Raise repair, title, survey or HOA questions early so they can be addressed within the applicable deadlines.

[] Arrange homeowners insurance

Select coverage and confirm the effective date with your insurance agent and lender. Cash buyers should also arrange coverage before taking on ownership risk.

[] Plan utilities and movers

Schedule electricity, water, gas, internet and other services around your confirmed possession date. Keep moving arrangements flexible until closing, funding and access are confirmed.

Prepare for Closing

[] Review your final figures

For most home-purchase mortgages, your lender must provide the Closing Disclosure at least three business days before closing. Compare loan terms, payment, cash to close, taxes, insurance and fees with your earlier estimates; ask about anything you do not understand.

[] Verify funds safely

Confirm the amount, payment method and deadline directly with the title company. Independently verify wire instructions by calling a trusted, previously verified number before sending money. Treat unexpected changes as a warning sign; do not rely on an email, text or its phone number alone.

[] Confirm identification and signing

Ask the title company which current identification and documents each signer needs. Confirm your appointment, signing location and any remote-signing arrangements in advance.

[] Complete the final walkthrough

Coordinate timing with Linda close to closing. Check the property's condition, agreed repairs and items that should remain. Report concerns before signing so the team can discuss next steps.

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From Contract to Move-In | Continued

Possession & Move-In

[] Confirm when access begins

Signing does not automatically mean you can move in. Confirm closing, funding and the possession terms in your contract, including any seller leaseback, before scheduling delivery or entering the home.

[] Collect keys and access details

Arrange delivery of keys, garage remotes, gate devices, mailbox information and available manuals. Confirm HOA access procedures and transfer any eligible warranties.

[] Secure your new home

After you are entitled to possession, rekey or change locks, reset garage and alarm codes, and transfer or reset smart-home devices and cameras. Test smoke and carbon monoxide alarms.

After Closing

[] Save your records

Keep your signed closing documents, insurance policy, repair records and warranty information somewhere secure and accessible.

[] Update your address and payments

Update USPS, banks, employers and service providers. Verify your first mortgage payment date and payee using your closing documents and lender's trusted contact information.

[] Review homestead eligibility

If this is your principal residence, review Texas residence homestead exemption eligibility and application requirements with your county appraisal district. Do not assume the seller's exemptions transfer to you.

[] Set up ongoing care

Confirm HOA contacts, trash and recycling schedules, seasonal maintenance and any service agreements. Linda can help connect you with vendors as needs arise.

Questions? Gary and Linda Bale | 972-469-0332 balerealestategroup.com

Planning guide only. Your contract, lender, title company and insurance provider determine transaction requirements and timing. References: consumerfinance.gov/owning-a-home/close/review-documents-before-closing/ and comptroller.texas.gov/taxes/property-tax/exemptions/