



BUYER'S CHECKLIST

The following list is intended to give you an overview of the responsibilities of the buyer. If you have any questions or concerns, please do not hesitate to contact us.

DEED

Once you obtain financing, indicate to the closing attorney just how you wish to hold title to the property. Ask the attorney to explain the different options.

EXPENSES

A couple of days prior to closing, contact the lenders attorney or loan office about your closing expenses. Usually they are itemized and explained around the time you apply for a mortgage. A certified bank check for the closing costs must be brought to the closing.

TAXES

Unpaid real estate taxes will be adjusted at the closing on a per diem (per day) basis. The closing attorney's office will calculate this for you.

INSURANCE

At least two weeks prior to closing, notify your insurance agent of your pending purchase. You are **required** to bring to the closing an insurance binder or policy as required by the lender.

UTILITIES

Final readings will be arranged by the seller, however, you should contact the utility companies and identify yourself as the new owner of the property and arrange for billing in your name to insure continuous service.

OIL TANK

One or two days prior to the closing, the seller (with your permission) will fill the oil tank. If you choose not to have the oil tank filled, a current reading of the tank will be taken. You will reimburse the seller for any remaining fuel left in the tank at closing.

TELEPHONE

Make arrangements to begin service and obtain phones, if needed.



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CABLE TV

Notify your service provider of property purchase and date to start service.

HOUSE KEYS, ETC.

You will receive house keys at the closing. Sellers have been requested to leave any pertinent household information or documents.

INCOME PROPERTY ONLY

At the closing, you will be given security deposits, prepaid rental income and any other applicable information or documents.

CHANGE OF ADDRESS

Provide your new address for: Driver's license, Bank Accounts, Dog's license, Credit Cards, Subscriptions, Post Office, Creditors, Place of employment, and Insurance companies (life, health, car, house, etc.)

SCHOOL RECORDS WHEN APPLICABLE

Arrange for student's records to be forwarded to the new school(s).

PHYSICALLY BRING TO CLOSING:

1. Paid insurance policy binder
2. Certified check for remaining down payment – if applicable
3. Personal checks for minor expenses
4. License or photo ID (passport)



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BUYER INFORMATION: It is the buyer's responsibility to coordinate utility changes and provide insurance coverage. To assist you, information necessary is listed below:

New Address:

New Mailing Address (if different):

Power Company: _____ **Account Number:** _____

Water Company: _____ **Account Number:** _____

Oil/Gas Company used by the seller: _____

Telephone Company: _____ **Account Number:** _____

Cable Company: _____ **Account Number:** _____