

Closing Day Checklist

The last stretch. Here's what to do the week before, on the day, and once the keys are yours.

The week before

- ☐ **Review your Closing Disclosure**
You should receive it at least 3 business days before closing. Ask about anything that looks different from your Loan Estimate.
- ☐ **Confirm your cash-to-close amount and how to pay it**
Wire or cashier's check, per your title company or attorney.
- ☐ **Verify wiring instructions by phone**
Call the title company at a number you already know, not one from an email. Scammers send fake "updated" instructions.
- ☐ **Schedule utilities, internet and movers**
- ☐ **Confirm the time and place of closing**
Or the remote or mobile signing details.

Closing day

- ☐ **Do the final walk-through**
Make sure agreed repairs are done and the home is in the expected condition.
- ☐ **Bring a valid government-issued photo ID**
Ask if a second form of ID is needed.
- ☐ **Bring your cashier's check, if you are not wiring**
- ☐ **Read before you sign, and ask questions**
- ☐ **Get your keys, garage remotes, gate fobs and mailbox key**

After closing

- ☐ **File for Florida homestead exemption**
With your county property appraiser by March 1 of the year after you buy.
- ☐ **Store your closing documents safely**
- ☐ **Watch for your first payment instructions**
Your loan may be serviced by a different company. Verify any change before you pay.
- ☐ **Update your address**
Bank, employer, driver license and voter registration.
- ☐ **Keep your insurance policies and wind mitigation report together**

Wire fraud warning: never wire money based on emailed instructions alone. Always verify by phone using a number you trust.

Notes

General information only, not a commitment to lend. Requirements vary by loan program and lender guidelines.
Questions? Call or text Brittany at 954-990-3163.

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