

Mortgage Pre-Closing Checklist

This checklist is provided as a helpful reference to support you through the closing process. Although your lender and settlement agent will provide specific instructions, using this checklist can help you stay prepared, ask informed questions, and move toward closing with greater confidence.

Closing Date: _____

Closing Time: _____

Closing Agent: _____

Closing Location: _____

1–2 Weeks Before Closing

Organize, confirm, and coordinate

This is a good time to gather details and handle setup items.

- Final loan approval received (all lender conditions cleared)
- Closing Disclosure received
 - Reviewed and compared to Loan Estimate
- Homeowners (hazard) insurance policy purchased
 - Insurance policy effective date confirmed for closing day _____
 - Proof of homeowners insurance provided to lender
- Utilities scheduled for transfer or activation (electric, water, gas)
- Internet and cable service scheduled
- Change of address submitted with the U.S. Postal Service
- Moving plans in place

1–3 Days Before Closing

Final review and verification

These last steps help ensure everything is aligned before closing day.

- All parties' contact information saved
 - Final walk-through completed
 - Property condition verified as consistent with contract terms
 - Agreed-upon repairs and inspection items completed
 - All contract contingencies satisfied
 - Final cash-to-close amount confirmed
 - Certified funds prepared
 - Cashier's check obtained **or** wire transfer initiated
 - Wire instructions confirmed directly with the settlement agent (fraud prevention)
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What to Bring to Closing

- Valid government-issued photo ID for all borrowers
- Proof of homeowners (hazard) insurance (policy declarations page or binder)
- Certified funds **or** proof of completed wire transfer, as instructed by the settlement agent
- Prepared questions for the closing/settlement agent or lender