Anett Y. Wator
At Home Realty Group, Inc.

Closing-day checklist for buyers

Before closing

☐ Do your final walk-through to confirm the home's condition, agreed repairs and included items.
☐ Confirm wiring instructions by phone, using a number you already know or one from an independent source such as your contract, never one from an email or text. See the wire fraud warning.
☐ Bring a valid government-issued photo ID.
☐ Send funds only in the way and amount your title company or attorney instructs.
☐ Review your Closing Disclosure, which your lender must give you at least 3 business days before closing, and compare it with your Loan Estimate.
☐ Get your homeowner's insurance binder (proof of coverage) to your lender.

At closing

☐ Review and sign your closing documents; ask your attorney about anything that is unclear.
☐ As an Illinois Notary Public, I can also come to your home to have your closing documents signed, so you can stay focused on packing and organizing your move.

Keys and access

☐ House keys for every exterior door, and any storm door or gate keys.
☐ Garage door openers and any garage keypad code.
☐ Alarm or security system codes and app access; change all codes after you move in.
☐ Mailbox keys.
☐ Building fobs, parking passes and amenity keys (condominium or HOA).
☐ Consider rekeying the exterior locks after closing.

Warranties

☐ Confirm whether a home warranty is included under your contract, and activate or transfer it into your name.
☐ Check which manufacturer or workmanship warranties convey with the property (appliances, heating and cooling, water heater, roof, windows, or a

new-construction builder warranty) and register them in your name where required.
☐ Get warranty documents, manuals, receipts and contractor contact information from the seller at or before closing.

After closing

☐ Start or transfer utilities in your name: electric, gas, water and sewer, trash and internet.
☐ Cancel or end utilities at your old address.
☐ File your change of address with the U.S. Postal Service (moversguide.usps.com, the official USPS site).
☐ Update the address on your Illinois driver’s license or ID card and your vehicle registration within 10 days (Illinois Secretary of State; they are updated separately).
☐ Update your voter registration with your new address (Illinois State Board of Elections online voter registration).
☐ Update your address with your banks, credit cards, and employer or payroll.
☐ Tell the IRS about your new address with Form 8822, Change of Address.
☐ Update your home and auto insurance policies.
☐ Change or rekey the exterior locks.
☐ Test smoke and carbon monoxide alarms.
☐ File for your homeowner exemption; see Property tax check.
☐ Store your closing documents, deed and title policy in a safe place.

General information only. Every transaction is different; your attorney, lender and title company advise you on your closing.

Anett Y. Wator and At Home Realty Group, Inc. do not endorse or recommend any service provider and do not receive any compensation, referral fee or anything of value from any service provider. Please research and choose providers yourself.

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