

COUNTDOWN TO CLOSING

Four Days Before

- Schedule final utility meter readings for day of closing, including:
 - gas/fuel oil
 - electricity
 - water/sewer

- In case the meter readers come while you're at the closing, arrange for a friend or relative to be home during the time you're out of the house.

Three Days Before

- Go to the post office and arrange for mail to be forwarded to new address.
- Transfer or cancel newspaper subscriptions, cable TV service, telephone and garbage collection.

Two Days Before

- Talk to the title officer, your lawyer, and your agent to verify that all necessary paperwork will be ready for your closing.

The Day Before

- Pick up a written copy of your estimated closing costs from the closing officer, or have your agent do it - you're entitled to it by law. Check to make sure all fees, tax adjustments, and other charges are correct.
- Gather all the documents you are expected to bring to the closing meeting, such as:
 - paid property tax receipts (Seller)
 - property survey
 - copies of your mortgage and any other liens on the property (Seller)

Closing Day

- Before you leave, sweep out the house and make certain all personal property is out.
- When you leave for the closing, make sure you have your documents, form of ID (driver's license), and all house keys and garage door openers.
- Immediately after the closing is completed, call your insurance agent and cancel your homeowner's policy.