



BUYER'S AGENT CLOSING CHECKLIST

PRIOR TO CLOSING Below are items you should complete before your closing:

- Contract. Submit the most up to date signed contract with commission agreement to Dickenson Gilroy LLC.
- Schedule Closing. Schedule your closing date and time with Dickenson Gilroy LLC .
- Buyer Information Sheet. Complete and return to Dickenson Gilroy LLC.
- Schedule Inspection. Follow up with amendments if necessary.
- Contract Addendums. Submit **ALL** amendments to Lender and Dickenson Gilroy LLC.
- Contingency. Review special stipulations and verify all expiration dates.
- Loan Approval. Obtain written documentation from Lender. Follow up with Buyer if Lender is requesting additional items.
- Title Problems. Check with Dickenson Gilroy LLC at least 1-2 weeks prior to closing.
- Title Insurance. Encourage Buyer to purchase Owner's Title Insurance.
- Survey. If Buyer is requesting a survey, Dickenson Gilroy LLC maintains a list of reliable surveyors.
- Homeowner's Insurance. Buyer to provide proof of adequate insurance to Lender and Dickenson Gilroy LLC.
- Homeowner/Condominium Association. Submit company name and contact information to Dickenson Gilroy LLC. Verify initiation and monthly dues. Review covenants and restrictions if Buyer has special needs requirements such as parking and storage.
- Termite Inspection. Submit inspection and charges to be collected at closing to Dickenson Gilroy LLC.
- Home Warranty. Order and submit with charges to be collected at closing to Dickenson Gilroy LLC.
- Final Walk Through. Verify repair items are complete.
- Repairs. Submit any bills to be collected at closing to Dickenson Gilroy LLC.
- HUD-1 Settlement Statement. Verify earnest money, commission, home warranty, repair items and any other special amounts.

BRING TO CLOSING On closing day, be sure you have the following:

- Photo Identification. Buyer to bring photo identification to closing in the form of drivers license, passport or state issued identification card.
- Insurance. Homeowner's insurance declaration page with amount to be paid at closing or paid receipt.
- Home Warranty. Invoice and information for Buyer.
- Keys.
- Gifts.