

Home Closing Checklist: Buyer Day of Closing

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Closing

CLOSING DATE

CLOSING TIME

PROPERTY ADDRESS

FILE OR ESCROW NUMBER

BUYER NAMES

SELLER NAMES

LENDER

TITLE OR ESCROW COMPANY

TITLE OR ESCROW PHONE

CLOSING LOCATION

OCCUPANCY AT CLOSING

Documents

Item	Done	Open	N/A	Notes
Closing Disclosure received on TRID timing	☐	☐	☐	
Closing Disclosure matches the Loan Estimate on key terms	☐	☐	☐	
Deed and title packet	☐	☐	☐	
Promissory note and mortgage or deed of trust	☐	☐	☐	
Government photo ID	☐	☐	☐	
HOA resale or condo documents	☐	☐	☐	
Survey or plat if required	☐	☐	☐	
Homeowner insurance binder or certificate	☐	☐	☐	
State-required disclosures	☐	☐	☐	
Appraisal copy if the loan used an appraisal	☐	☐	☐	
Title insurance arranged	☐	☐	☐	
Names, address, and numbers match across documents	☐	☐	☐	

Funds

Item	Done	Open	N/A	Notes
Cash to close method matches the title company's instruction	☐	☐	☐	
Wiring instructions verified by a known phone number	☐	☐	☐	

No last-minute email change to wiring instructions	☐	☐	☐	_____
Prepays and prorations reviewed on the Closing Disclosure	☐	☐	☐	_____
Earnest money credited	☐	☐	☐	_____
Cash to close amount matches what you will bring	☐	☐	☐	_____
Seller credits and contract concessions match	☐	☐	☐	_____

Insurance and utilities

Item	Done	Open	N/A	Notes
Homeowners insurance effective at closing	☐	☐	☐	_____
Flood insurance if the property is in a mapped flood zone	☐	☐	☐	_____
Utilities transfer scheduled	☐	☐	☐	_____
Mailbox, HOA, and gate codes	☐	☐	☐	_____
HOA dues payment method after closing	☐	☐	☐	_____
Escrow for taxes and insurance understood	☐	☐	☐	_____

Walkthrough gate

Item	Done	Open	N/A	Notes
Agreed repairs done or credited	☐	☐	☐	_____
No new damage since the contract	☐	☐	☐	_____
Vacant and broom-clean if the contract required it	☐	☐	☐	_____
Keys, remotes, and fobs	☐	☐	☐	_____
Systems that should be on are on	☐	☐	☐	_____
Contract inclusions still on site	☐	☐	☐	_____
Occupancy matches the contract	☐	☐	☐	_____

Open items and sign-off

REMAINING PUNCH ITEMS OR CREDITS

ACTION

BUYER SIGNATURE

TIME SIGNED

Reference only. Verify against local codes, a licensed inspector or a qualified contractor.