

Contract to Closing Checklist

Details of the closing process are handled by team associates. They will notify you of dates and times of various upcoming events, and be able to answer your questions. We will be kept updated on the progress of your closing and, should the need arise, we will intervene in the process.

Inspection Process:

Inspections *may* be scheduled: It is *your* decision to have inspections done. Coordinating the scheduling of inspections are handled by team associates. *Inspections may include:* structural, plumbing, electrical, heating/air conditioning, wood destroying insects, irrigation system and swimming pool, etc.

Obtain the inspection reports: Reports are reviewed by you and an agent on the team. A repair request is presented to the sellers.

Repair request response: Sellers respond to the repair request.

Mortgage:

You must start the mortgage application immediately after the contract is signed. You will need a copy of the purchase contract. Please keep in contact with your mortgage officer to facilitate a smooth closing. The mortgage officer orders an appraisal of the purchase property. (For more information on this process, see Loan Application Requirements.)

Set Up Utility Accounts:

Approximately two weeks prior to close, notify utility companies of your account information. The seller notifies the companies of the pending transfer.

Homeowner's Insurance:

Insurance needs to take effect the day of closing. It usually takes at least one week to get a policy in effect. Please allow plenty of time. The mortgage officer and the attorney will need this information approximately one week prior to closing. The mortgage can not be completed without verification of insurance.

Closing Attorney:

Our associates will contact an attorney of your choosing and notify you of the following:

- Date/time of closing
- Address & telephone of the attorney's office
- Contact person at the attorney's office
- You will need a photo ID at closing.

Funds For Closing:

You must bring certified funds. If wiring funds, please contact the attorney's office to arrange the process. The attorney will not take cash. Most offices will take a personal check of up to \$500, but this needs to be confirmed with the attorney's office.

Thank you for visiting TopCharlotteAgent.com—Please let us know if you have any questions or thoughts about Charlotte Real Estate.

Irv Schwebel & Associates—Prudential Carolinas Realty
www.TopCharlotteAgent.com
800-617-2760

Top Charlotte Agent . . . for a reason!



Prudential
Carolinas Realty