



### **Buyer's Contract to Close Checklist**

Congratulations, you're under contract! Now what?

- Hire an Attorney:** In Berkshire County, your contract likely provides for a three or five-day attorney review period from the date that the contract is signed.
- Finalize Loan Application:** You must apply for your mortgage by the date specified in your contract.
- Schedule an Inspection:** Pay attention to the inspection contingency date in your contract. If any issues arise during the inspection, they must be resolved before this date.
- Resolve Inspection Issues:** Work with your realtor and/or attorney to address inspection issues. This will most likely involve determining the anticipated costs of any problems and negotiating the allocation of these costs with the seller.
- Shop for Homeowner's Insurance:** Contact your insurance agent to set up a homeowner's policy to be in effect the day of the closing. At the closing, you'll have to show the first year's premium has been paid – it can be paid beforehand or at the closing itself.
- Obtain Commitment Letter from Lender *Before Mortgage Contingency Date:*** Pay very close attention to the mortgage contingency date indicated in your contract. *This is the most important date throughout the process. Do not overlook it.*
- Schedule Utility Transfers:** Where applicable, inquire about: water & sewer, electricity, natural gas, telephone, TV, internet, trash collection, and/or security alarm systems.
- Review Closing Disclosure:** You will receive your CD at least three days prior to closing with the final details about your mortgage, closing costs, and amount needed to close.
- Obtain Certified Check for Closing:** Your CD will indicate whether you need to bring additional funds to the closing – specifically, the last line of the first page: **Cash to Close**. Make the certified check *payable to yourself*. At the closing, you'll endorse the check over to the closing attorney.
- Final Walk-Through:** A buyer's final walk-through typically occurs within 24 hours of the closing. Be sure to verify that inspection items have been addressed and that the house is in substantially the same physical condition as previously.
- Closing:** Bring a photo ID and the certified check with you to the closing.

Congratulations again! Please feel free to contact me with any questions you may have.

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