

# Your Home Closing Checklist

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A handy guide to help you prepare for a pleasant, smooth, and efficient closing.

45-60  
Days

## Before Closing

### **Financing:**

#### *Touch Base with Your Lender*

- ☐ Discuss with your lender if and when you may want to lock in your interest rate. Typical rate locks last 30-60 days.
- ☐ Confirm details and provide any requested documentation that needs to be refreshed or re-verified by your lender.
- ☐ Disclose any changes regarding your job status, compensation, credit, or savings since receiving your initial approval.
- ☐ Choose your homeowners insurance provider. You can request a quote at [www.pulteinsurance.com](http://www.pulteinsurance.com).
- ☐ Confirm the source of your closing funds with your lender and provide any requested documentation.
- ☐ If you are purchasing your property with a Trust, provide the Trust paperwork to your lender and Closing Agent.

### **Home Construction:**

#### *Touch Base with Your Construction Manager*

- ☐ Understand how your home is progressing and what the anticipated closing window will be.

### **Moving:**

#### *Begin Planning Your Move*

- ☐ Obtain quotes for movers.
- ☐ Obtain quotes from utility providers (if applicable).
- ☐ Make a list of companies and contacts for address changes.
- ☐ Please make sure you are available to be at closing throughout your closing window.

Two  
Weeks

## Before Closing

### **Financing:**

#### *Touch Base with Your Lender*

- ☐ Discuss with your lender if and when to lock in your interest rate.
- ☐ Confirm there are no outstanding items needed from your lender to finalize your loan.
- ☐ Ensure any changes regarding your job status, compensation, credit, or savings have been disclosed to your lender. (Failure to bring these to light ahead of time can result in a delay in closing).
- ☐ Provide a copy of your homeowners insurance to your lender. Please provide your lender with your Insurance Agent's name, phone number, and a copy of the Declaration page.
- ☐ Validate and prepare any required funds and have ready for transfer.

### **Home Construction:**

#### *Touch base with your Construction Manager*

- ☐ Validate signing/closing location, time, and date.
- ☐ Confirm the date/time of your Build Quality Pre-Closing Orientation with your Construction Manager.
- ☐ Validate how keys will be received to your new home.

### **Moving:**

#### *Begin planning your move*

- ☐ Request PTO for closing/moving days.\*
- ☐ Contact your Construction Manager to understand when to schedule movers.

\*Please stay aligned with the construction of your home as the dates may still shift due to inherent uncertainties in construction completion.

## One Week

### Before Closing

#### **Financing:**

##### *Touch Base with Your Lender*

- ☐ Sign and submit your Preliminary Closing Disclosure (PCD) to your lender at least 3 business days prior to your closing date. (This is one of the most important documents you'll receive, so make sure to check over it carefully! A delay in signing this disclosure may result in a delay in closing.)

##### *Touch Base with Your Title Company/Closing Agent*

- ☐ Confirm what to expect on closing day including: appointment time and location, what to bring, and protocols.
- ☐ Receive the final amount needed to send to your title company or Closing Agent, if any, at closing. **Always call to confirm wiring instructions by using a known phone number before initiating a wire transfer and be sure to confirm receipt after sending.**
- ☐ Confirm all parties needing to attend closing will be available or make other arrangements (e.g., power of attorney, remote).

#### **Home Construction:**

- ☐ Attend your Build Quality Celebration.

#### **Moving:**

- ☐ Schedule utility transfers:
  - ☐ Electric
  - ☐ Gas
  - ☐ Water
  - ☐ Internet
  - ☐ Security
  - ☐ Television
  - ☐ Trash

## Closing Day

### What to Bring

#### ☐ **Photo Identification**

All parties required to be at closing will need to bring a valid, government-issued photo ID.

#### ☐ **Funds**

Your closing agent/title company will provide you with detailed instructions on how and when to transfer your funds for closing. Additionally, it is recommended to bring your checkbook as a precaution for any small overage charges.

#### ☐ **Documentation**

If requested, please bring any final documentation as directed by your lender or closing agent. In some instances, your closing agent may arrange for all or a portion of your closing documentation to be signed electronically.

## Post Closing

### Living

#### **Photo Home Maintenance:**

- ☐ Work with Customer Care and Field Team for any questions and needs as you use your home.
- ☐ Register HVAC and appliances for additional warranty extension.
- ☐ Submit feedback via customer survey.

#### **Financial:**

- ☐ Set up recurring mortgage payments.
- ☐ Ensure utilities have been transferred (24 hours after closing).
- ☐ Apply for property tax exemptions where applicable.

#### **Personal:**

- ☐ Submit a Change of Address with Post Office.
- ☐ Change your driver's license and register to vote.
- ☐ Notify your contacts of your address change.
- ☐ Obtain mailbox keys from Post Office, if applicable.
- ☐ Contact your Homeowners Association for info on HOA meetings and communications as well as understanding landscaping, installation, and maintenance requirements.
- ☐ Register your pet.

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