

Your Home Closing Checklist



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.
- 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 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

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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