

# 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](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

### **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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