

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

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.


JOHN WIELAND HOMES
AND NEIGHBORHOODS

