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## Buyer's Settlement Checklist

### **PRE-SETTLEMENT WALKTHROUGH**

Your realtor should arrange for a pre-settlement walk through. The pre-settlement walkthrough serves to insure that the property is in the expected condition upon transfer of ownership. Gas and water meter readings should be taken to ensure you are paying the proper amount at closing.

### **CLOSING FUNDS**

Any proceeds owed at settlement need to be brought to the closing table in the form of bank check or wire. It is important to check with the title company beforehand to make sure that you bring the correct amount to closings.

### **HOMEOWNER'S INSURANCE POLICY**

Usually a homeowner's insurance policy is requested by the lender prior to settlement. If this isn't taken care of prior to settlement it can sometimes cause a delay for securing financing.

### **HOME WARRANTY**

If a home warranty is being purchased, whether it be by the the buyer or by the seller, it is important to make sure that it is paid in full at closing.

### **IDENTIFICATION**

Bring your driver's license or some form of picture identification to closing. Check with the title company to see if they require more than one form of identification.

### **OFFICIAL CHANGE OF ADDRESS**

Make your change of address official with the United States Postal Service to ensure that your mail is going to the correct address after closing.

### **UTILITIES**

Contact the utility companies to ensure that all utilities are changed over to your name on the day of closing.



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