



Buyer Appraisal & Closing Information

Please make sure the following are completed.

Home Buyer Appraisal Process:

Your lender will contact you when it is time to do the appraisal of your new property. The appraisal is an out of pocket expense that you will need to pay for before the time of service. Once the appraisal is scheduled and complete, your lender will let you know the findings typically within 7-10 days.

Buyer Financing Checklist:

(If Financing) Check the items below with your Lender:

- Get any outstanding documents to your lender
- You will need to sign the Preliminary Closing Disclosure
- Pay for your appraisal if you have not done so
- Check on final loan approval & underwriting status (We check too)
- Give homeowners insurance info to your lender

(Do not change jobs or make large purchases)

** Your lender will run another credit report before closing

** Your Lender is required to inform you 3 business days prior to closing of the exact amount you need to bring. Let us know if you have not received that amount.

** Earnest money is a credit to you at closing

Packing & Moving Checklist:

- Pack & schedule movers/Storage/PODS
- Schedule house cleaner- Optional
(sellers should leave the home neat, but will probably not be deep cleaned)
- Changing Door Locks on your new house – Optional, if you would like schedule a locksmith to re-key or replace locks McGuire Lock & Safe 816-454-2552 or Overland Lock & Key 913-648-2929 are local Locksmiths.
- Transfer utilities into your name to be active upon closing day;
Electricity, Water, Gas, Trash, Internet and/or Cable.
- Sign TRID (TILA RESPA Integrated Disclosures) 3 days prior to closing
(provided by your lender) The amount you will need to close will be on this document.**
- Final Walk-Through of Your Home -This is your opportunity to make sure repairs are complete and that the home is in the same condition as when you saw it last.

We will schedule this with you prior to closing.

**If you are interested in doing a property survey you are able to order one at this time. A Survey determines exact property boundaries. Not Required -Ordered by you if you want one (approx. \$400). Aylett Survey -Phone: (816) 436-0732.



SHARP AGENT KC RE/MAX REVOLUTION

What we are doing during this time

** Your Sharp Agent Realtor will be in communication with the following:

- Title Commitment – A search to insure there are no liens or judgments against the property.
- Appraisal - To determine the value of the property for the lender. Ordered by your lender.
- Your Lender – Making sure loan is secured and ready to close
- Home Warranty Company (if applicable) – Will be ordered by Sharp Agent Team
- The Listing Agent-- We will schedule your house walk through prior to your closing day.
- The Closing Agency-- We will be coordinating your closing appointment day.

Closing Day

** Closings can occur at a title company, our office or at your lender's office.

We will inform you of where yours will be held and at what time.

** You, your Sharp Agent Realtor, the lender and/or the title company's closing agent will be present at your closing.

Don't Forget to bring:

- Cashier's Check** payable to Title Company.
- Personal Check Book**
- Drivers License**, the closer will need to see it for identification.
- Wiring Funds?** If you choose to wire funds.

You need to call the Title Company directly **in advance** for wiring instructions.

** At closing, you will receive house keys, garage openers, warranties and additional house information (if applicable).

★ Congratulations, you just bought a house! ★

Service Review

Please let us know how we did by going to our [Zillow page](#) and giving us a positive review.

Congratulations on the close of your Listing!!!

Thank you for choosing the Sharp Agent Team.

Your referral is our highest compliment!