



BUFFINGTON HOMES

CLOSING CHECKLIST

Congratulations on your new home! We're looking forward to building with you, and our goal is to make this an easy journey. As we move along each of our construction milestones, there are a few important pre-closing and closing items you'll need to handle. We've created a complete checklist, along with a suggested timeframe for each item, to help guide you. If you ever have questions, you can always reach out to your sales agent for assistance!

4 MONTHS OUT

Carefully review this guide, and pencil in the following dates so you're prepared for your closing day. Keep in mind, a credit report will be pulled one day before closing, so hold off on making any large purchases or adding any new lines of credit that could impact your score.

3 MONTHS OUT

Now is the time to start shopping for your lender and prepare updated documents. We suggest waiting to lock in your lender until your home has brick!

60 DAYS OUT

Secure your lender, lock in your rate, and order an appraisal. Once the lender has been selected, let the title company know who you are using. It's also important to communicate the estimated closing date with your lender and send them any addendums, and contracts needed for a seamless experience.

30 DAYS OUT

Your lender should be secured by this point. There are a lot of moving pieces at this stage, so keep in mind your closing date could fluctuate. Your sales agent will communicate with you should anything need to be adjusted. Be sure you have an alternate plan of where to stay if something does get moved at the last minute.

15 DAYS OUT

This is a good time to touch base with your lender. Stay in contact and be quick to respond with anything they need so they're ready to close on time. Also, contact your insurance company to set up a homeowner's policy to be in effect the day of closing.

1 WEEK OUT

It's almost time to close on your new home! You should receive your closing documents a few days before your meeting. Be sure to review them so you understand what you're signing. Check that there are no errors in spelling, numbers, names, etc.

You'll also need to decide how much you're bringing to the closing table. Double-check the numbers and request the certified funds needed. Will it be a wire? Are you bringing a cashier's check? This is the time to iron out the details. Lastly, confirm the time and location of your closing agent's office.

CLOSING DAY!

Bring all of the necessary paperwork with you, including a photo ID, home insurance certificate, and cashier's or certified check to pay for your closing costs. Closing can take a few hours, so come prepared to sign a lot of papers, and officially seal the deal on your beautiful new Buffington home!