THE SUN CITY AGENT

# Through Closing

**El Paso Home Buyer Checklist**

Review your closing costs, walk through the home, and confirm when you'll get the keys.

## Review the Closing Disclosure

- ☐ If you're financing, compare the Closing Disclosure with your Loan Estimate. Check your loan terms, closing costs, credits, and cash to close. Ask your lender and title company about any differences before you sign.

## Verify payment instructions

- ☐ Confirm the amount and how to pay directly with the title company. Before wiring money, call the title company and ask them to confirm the routing number and account number. Treat any change sent by email or text as unverified.

## Do the final walkthrough

- ☐ Check that agreed repairs are complete, items that should stay are there, and the property is in the agreed condition. Test fixtures and appliances as appropriate and tell your agent about any issues before signing.

## Coordinate utilities and signing

- ☐ Confirm the signing time, location, and identification you'll need. Arrange utility transfers for your possession date and confirm when homeowners insurance should start if applicable.

## Confirm funding and get the keys

- ☐ Ask title to confirm funding and check when you take possession under your contract. Coordinate the handoff of keys, remotes, and access codes. (TREC Paragraph 10A)

**Property address** _____ **Walkthrough** _____
**Signing date and time** _____ **Location** _____
**Cash to close $**_____ **Payment instructions verified on** _____
**Utilities start** _____ **Funding confirmed** _____
**Possession date and time** _____ **Key handoff** _____

One to Four Family Residential Contract (Resale)

This is the standard Texas contract buyers and sellers use to put the price, terms, and deadlines in writing when buying an existing single-family home, duplex, triplex, or fourplex.

**Matthew Maldonado · St. Rogers Realty**
(915) 329-7089 · www.TheSunCityAgent.com