

Buyer's Checklist (Sample)

This checklist is intended to make your transaction as orderly and convenient as possible.

Do not hesitate to contact us if you have any questions.

CABLE TV	Should you desire Cable/Internet, call XXX-XXX-XXXX to request cable TV/ internet service. TV wires have been run in your house to the conduit to utility box at the street. The cable company will pull wire from home to pedestal. You will need to install plug jacks or wire the cable directly to your TV.	
ATTORNEY	Once you've applied for financing, an Attorney should be contacted to complete a title search on the property. The Attorney should be available to attend the closing and be familiar with real estate transactions.	
DEED	Once your financing is approved, indicate to your Attorney, just how you wish to hold title. You will be provided with the deed at closing.	
EXPENSES	A couple of days prior to closing, contact the bank's loan officer regarding your closing expenses. Usually they are itemized and explained around the time of mortgage application. A review of the HUD / TRID Statement with your Attorney or Lender is advised prior to closing. A CERTIFIED CHECK is required at closing.	
TAXES	At closing, taxes (if any) will be adjusted on a per diem basis.	
INSURANCE	At least two weeks prior to closing, notify your insurance company of your pending purchase. IMPORTANT: Bring to closing an insurance binder, or policy, as required by your bank. (One year paid in full)	
UTILITIES	Two weeks prior to closing, contact utilities to make billing arrangements to ensure continuous service (electric, water and gas) and let them know the date of closing.	
TELEPHONE	Make arrangements to begin service and obtain phones, if needed.	

НОА	Contact HOA if applicable.	
HOUSE KEYS, ETC.	You will receive house keys and garage door openers at the time of closing. Sterling Homes will provide any pertinent household information or documents for the property.	
MAILBOX	Realtor will provide mailbox keys (if any) and information as to where your mailbox is located at closing.	
SCHOOLS	Arrange for student's records to be forwarded to new schools.	
TRASH/ RECYCLING	There are several trash/recycling carriers in the area. It may be helpful to check with neighbors to see who they use and if there are discounted rates.	
VOTER REGISTRATION	Obtain new voter registration form from town clerk's office.	
CHANGE OF ADDRESS	Provide your new address to the following (if applicable): DMV for Driver's license, bank accounts, dog license, credit cards, place of employment, insurance companies (life, health, car, house), subscriptions, post office and creditors.	

BRING TO CLOSING

Paid insurance policy (Usually your insurance company will send the binder over to the closing Attorney)
Certified check for remaining down payment and closing costs (issued by your lender).
Personal checks for minor expenses (VT law restricts Attorneys from accepting personal checks of more
than \$1,000).

UTILITY INFORMATION

It is the buyer's responsibility to provide insurance coverage for the new property. We have compiled the information below for your convenience. (example below).

Property Addresses	## YYYYYYY YYYYY, Xxxxxxxxxx, VT		
Power Company	Local Power Company	(XXX) XXX-XXXX	
Water	Local Water Department	(XXX) XXX-XXXX	
Sewer	Local Fire Department	(XXX) XXX-XXXX	
Fuel	Local Fuel Company	(XXX) XXX-XXXX	
Telephone/DSL/Internet	Local Telephone/Internet	(XXX) XXX-XXXX	
Telephone/Cable/Internet	Local Telephone/Internet	(XXX) XXX-XXXX	