

Closing Day Checklist

The last 48 hours, sequenced.

You've made it. Don't fumble the last 24 hours. Here's what to bring, sign, transfer, and cancel.

24–48 Hours Before Closing

- Review the Closing Disclosure / HUD-1 / Settlement Statement line by line
- Confirm net proceeds amount with title company
- Schedule final walk-through with buyer (typically 24 hours before)
- Cancel homeowner's insurance for day after closing (not before)
- Arrange utility cancellation/transfer for day after closing
- Forward mail (USPS online: \$1.10)
- Locate all keys, garage remotes, mailbox keys
- Gather appliance manuals, paint codes, warranty info
- Plan for pets, kids, and movers on closing day

What to Bring to Closing

- Government-issued photo ID (driver's license or passport)
- All house keys (front, back, garage, gate, mailbox)
- All garage door remotes and keypad codes
- Appliance manuals, paint colors, vendor list for buyer
- Voided check or wiring instructions for net proceeds
- Any agreed-upon repair receipts or warranty info
- Forwarding address for tax forms (1099-S)

Final Walk-Through Prep

The buyer is checking that the house is in the condition agreed to. Make sure:

- House is clean (broom-swept minimum, professional clean is better)
- All personal items removed
- Items listed as "included" are still there (fridge, washer/dryer, etc.)
- Items listed as "excluded" are removed
- Agreed repairs are completed (with receipts)
- Yard is mowed, no trash left
- All utilities still on (so buyer can test water, heat, etc.)

Day-After Closing

- Confirm wire transfer of net proceeds hit your account
- Cancel homeowner's insurance (effective midnight after closing)
- Confirm utilities transferred or shut off
- File the closing documents — keep them at least 7 years for IRS
- Update address with employer, banks, IRS, voter registration, DMV
- If you sold for a gain, talk to a CPA about capital gains tax

Capital gains heads-up: If you lived in the home as your primary residence for 2 of the last 5 years, you can exclude up to \$250k (single) / \$500k (married) of gain from federal tax. Above that — or for investment properties — you owe. Talk to a CPA before you spend the proceeds.

You did it. Now what?

Whether you sold FSBO or with my help — congratulations. If I can be a resource for whatever's next (the next house, an investment, sending a friend my way), **406-697-3282**. Always.