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**BUYER CLOSING CHECKLIST**

- I. Mortgage Pre-Qualification
  - a. Good Faith Estimate
  - b. Truth in Lending
  - c. Loan Application
- II. Selection of Attorney
  - a. Role of Buyer Attorney
  - b. Role of Lender Attorney
  - c. Dual Representation
- III. Offer to Purchase
  - a. Home Inspection Contingency
  - b. Financing Contingency
  - c. Radon Contingency
  - d. Seller Closing Cost Credit
  - e. Binding Agreement between Seller and Buyer
- IV. Home Inspection
- V. Purchase and Sale Agreement
- VI. Appraisal
- VII. Title Insurance Election
  - a. Lender Title Insurance (mandatory)
  - b. Owner's Title Insurance (buyer selection)
- VIII. Homestead Election
- IX. Tenancy Election in Deed
  - a. Tenants in common
  - b. Joint tenants
  - c. Husband and wife, tenants by entirety
  - d. Individually
- X. Settlement Statement
- XI. Closing Documents
  - a. Note
  - b. Mortgage
  - c. Truth in lending
  - d. 4506T (tax return authorization)
- XII. Plot Plan
- XIII. Title Issues
  - a. Foreclosure related
  - b. Missing discharges
  - c. Probate issues

XIV. Multi-Family Purchases

- a. Tenant issues
- b. Security Deposit Transfer
- c. Last Months rent
- d. Closing Adjustments

If you should have any questions, please feel free to contact me via email at hrappa  
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