



We are Under Contract. . . What happens next?

Loan Processing & Property Inspections

- The buyer's lender collects their credit and employment information.
- The buyer's lender will send an appraiser to appraise your property.
- The buyer will send out a surveyor to survey your property.
- Various types of property inspections may be conducted – if you will not be home, we will give them with the lockbox combination.
- If you have a well, it will usually be tested for yield and safety.
- If you have a Septic system, it will be examined
- If you have a Septic system, it will usually be pumped

Title Work & Monitoring the Transaction Process

- We order the title work for you.
- We monitor the progress on the loan, inspections, surveys, etc.
- We will send you updates on the transaction by e-mail or phone.

Preparation for Closing - as closing approaches YOU need to:

- Contact us before you make your final loan payment to make sure that it arrives in time to show up on your payoff statement.
- Have your utilities read by XCEL or IREA.
- The title company handles the final water and sewer billing for you.
- Arrange to make sure that your homeowners insurance continues to cover you AFTER closing and through your move.
- Schedule a final trash pick-up for around your moving day.

Closing Day

- Bring your drivers licenses and at least 1 set of keys.
- Leave any other keys, warranties, appliance booklets, garage door openers, etc., in a kitchen drawer.

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