



FORT COMMUNITY CREDIT UNION

# Closing Checklist

The closing is the final step in obtaining your mortgage. Closing costs usually include fees for: credit assessments, appraisal, public record updates, legal document work, title search, attorney fees, and closing cost.

## Before you close:

- Be in touch with your realtor or contact an attorney if home is for sale by owner
- One week prior to closing, purchase home owners insurance.
  - Flood insurance if applicable.
- Arrange for a home inspection.
  - Bring a notebook to your inspection. Although your inspector will provide you with a copy of his notes, it is always a good idea to write your own. They may give you tips on how to fix some minor issues.
- Make a final walk through to determine that all agreed upon repairs and other contingencies have been done.
- Review all closing documents and your purchase agreement.
- Know what your closing expenses will be.
- Don't make any large purchases (car, appliances, etc.)
- Contact utility companies as applicable; water/sewer, electric, gas, etc.

## At the closing:

- Have a cashier's check (not a personal check) for all closing expenses.
- Bring a photo ID.
- Get the keys for your new home and any adjacent buildings on your property.

**Questions?**

Contact us at (920) 563-7305 or  
[memberservices@fortcommunity.com](mailto:memberservices@fortcommunity.com).

