



CLOSING DAY & MOVE-OUT CHECKLIST

Coordinate utilities, mail, keys, personal property, closing documents and the final handoff.

PREPARE THE PROPERTY. REVIEW THE NUMBERS. CLOSE CLEANLY.

7-14 DAYS BEFORE

Confirm the closing file and the move-out plan

Use the written contract and instructions from the closing professional. Confirm who signs, when possession transfers, how proceeds arrive, and what must remain with the property.

Closing-file check

- ☐ Closing date, time, location, and contact confirmed
- ☐ Every signer name matches deed and photo ID
- ☐ Certified estate, trust, entity, or power-of-attorney documents approved
- ☐ Mortgage, HELOC, lien, HOA, and tax payoffs ordered
- ☐ Repair, credit, inspection, and possession terms completed
- ☐ Preliminary settlement statement requested
- ☐ Proceeds method and verification steps confirmed

Move-out plan

- ☐ Possession date and time written in contract
- ☐ Movers, truck, storage, or cleanout scheduled
- ☐ Items included in sale clearly separated
- ☐ Medication, documents, valuables, and chargers packed
- ☐ Trash, chemicals, propane, paint, and bulky items handled
- ☐ Tenant / occupant responsibilities confirmed
- ☐ Final cleaning and property check assigned

CLOSING DATE / TIME	POSSESSION DEADLINE
CLOSING PROFESSIONAL	PHONE / EMAIL
MOVER / CLEANOUT CONTACT	BACKUP CONTACT

Do not cancel too early

Keep utilities, access, property insurance, and required security in place until the closing professional confirms that signing, funding, recording, and possession obligations are complete.

24-48 HOURS BEFORE

Prepare documents, funds and safe instructions

Last-minute confusion often involves identification, authority documents, payoff changes, wire instructions, or possession. Confirm each item through a trusted contact channel.

Wire-fraud safety

Treat any changed wiring instruction as suspicious. Do not rely on a reply email or a number inside an unexpected message. Call the closing professional using a previously verified number and read the details back before sending funds or sensitive information.

Bring or have available

- ☐ Unexpired government photo ID for each signer
- ☐ Second ID if the closing professional requests it
- ☐ Certified authority documents requested for estate, trust, entity, or POA
- ☐ Social Security or tax ID information only through the approved process
- ☐ Forwarding address and contact information
- ☐ Voided check or bank details if securely requested
- ☐ Receipts, invoices, warranties, and contract-required proof

Final property preparation

- ☐ Complete the agreed repairs and document completion
- ☐ Remove personal property not included in sale
- ☐ Clean appliances, cabinets, attic, basement, garage, and yard
- ☐ Photograph the condition and meter readings
- ☐ Gather every key, remote, fob, mailbox key, and code
- ☐ Leave manuals and labeled house information together
- ☐ Check the contract before leaving paint, supplies, or furniture

FINAL STATEMENT RECEIVED

NET PROCEEDS SHOWN

WIRE / CHECK METHOD VERIFIED BY

VERIFICATION PHONE NUMBER

CLOSING DAY

Review the numbers and handoff

Ask questions before signing. Keep a complete copy of the final signed package and the settlement statement for your records.

Settlement statement review

- ☐ Purchase price and earnest money match the contract.
- ☐ Mortgage, HELOC, judgment, tax, HOA, and other payoffs are listed correctly.
- ☐ Repair credits, concessions, prorations, and closing costs match the written agreement.
- ☐ Seller name, vesting / capacity, property address, and legal description are correct.
- ☐ Net proceeds, delivery method, and recipient account / payee are confirmed safely.
- ☐ Possession date, keys, and any post-closing occupancy terms are clear.

Access item	Quantity	Label / location	Given to	Confirmed
House / unit keys				
Garage / gate remotes				
Mailbox / amenity keys				
Alarm / door / gate codes				
Appliance / smart-home access				
Manuals / warranties				
Other				

SIGNING COMPLETED	FUNDING CONFIRMED
RECORDING / COMPLETION CONFIRMED	POSSESSION TRANSFERRED

AFTER SIGNATURES AND MOVE-OUT

Complete the final sweep and keep proof

Do not assume the transaction is complete until the closing professional confirms it. Save documents and contact information in case a payoff, tax statement, utility bill, or delivered item needs follow-up.

Final house sweep

- ☐ Closets, drawers, attic, basement, garage, shed, and yard checked
- ☐ Refrigerator, oven, washer / dryer, and included appliances emptied as agreed
- ☐ Windows closed; doors locked; thermostat set as directed
- ☐ Trash and personal property removed
- ☐ Final photos and meter readings saved
- ☐ Keys and access items delivered as documented

Accounts and records

- ☐ Mail forwarding active
- ☐ Utilities transferred / stopped for the correct possession date
- ☐ Insurance changed only after completion is confirmed
- ☐ HOA and property manager notified when required
- ☐ Signed documents and settlement statement backed up
- ☐ Tax records, receipts, and improvement documents retained

Item to confirm	Contact	Confirmation / receipt	Date complete
Closing funded / recorded			
Seller proceeds received			
Mortgage / lien payoff posted			
Utility / insurance / HOA changes			
Forwarding and final property handoff			

Keep your records

Save the final contract, deed / transfer documents, settlement statement, payoff evidence, repair receipts, and communications. Ask a tax professional how long to retain records and whether the sale has reporting consequences.

Educational checklist only. Your contract and closing professional's written instructions control. This is not legal, tax, title, insurance, moving, or financial advice.