

Almost Home!

PREPARING FOR CLOSING & YOUR FINAL WALK-THROUGH

You're in the final stretch! Let's make sure your closing and move into your new Southwest Florida home go smoothly.



TWO APPOINTMENTS. A FEW FINAL TASKS. ONE EXCITING FINISH LINE!



1. CLOSING / SIGNING APPOINTMENT

How you sign depends on whether you are a cash buyer or using a mortgage.



CASH BUYERS

- ✓ Most closing companies allow you to sign remotely and electronically.
- ✓ You may be able to sign in advance of closing.
- ✓ Prefer in-person? You can schedule at the closing company's office.



In-person closings allow you to ask questions and walk out with all of your physical documents.



MORTGAGE BUYERS

More requirements.



- 1 Original (wet) signatures
 - 2 Documents must be signed the day of closing
- ✓ Already in town? We'll schedule at the closing company's office.
 - ✓ Not in town on closing day? Options include:



REMOTE NOTARY

A notary comes to you to facilitate signing. (Modest cost, very convenient.)

OR



MAIL-AWAY OPTION

Documents are overnighted to you, you sign before a local notary, then overnight back to the closing company. (Least preferred—risk of errors and delays in funds disbursement.)



2. FINAL WALK-THROUGH APPOINTMENT

Your contractual right to ensure the property is in the agreed-upon condition before closing.



Typically scheduled the day before closing.



Purpose of the walk-through (per contract):

- 1 Confirm completion of any agreed repairs/remedial actions
- 2 Confirm items being conveyed remain on the property
- 3 Confirm items NOT being conveyed have been removed
- 4 Confirm the property was maintained in the condition it was in as of the effective date of the contract



IMPORTANT:

As noted in your Buyer-Broker Disclosures, I cannot perform the final walk-through or inspect the property or systems on your behalf if you choose not to attend.

If you cannot be present, you may:

- Hire an inspector to re-check agreed-upon repairs, OR
- Join us by FaceTime so you can see the property yourself.



I will attend the final walk-through to facilitate access and support you through the process.

However, I cannot inspect the property or complete the final walk-through on your behalf.



3. CLOSING PREPARATION CHECKLIST



INSURANCE

Make sure your home insurance is in place and proof is provided to the lender (if applicable).



HOW YOU TAKE TITLE

You will need to decide how you wish to take title (e.g., individual, joint, LLC, trust, etc.). Options can be discussed with your closing company.



UTILITIES & SERVICES

Contact all utility and service providers to set up services to be active on closing day. Water & natural gas can only be started **AFTER** closing.



WATER & NATURAL GAS

After closing, provide a copy of your closing statement to start these services.



MORTGAGE & FUNDS

Confirm your mortgage is approved and funds you are contributing are wired to the closing company at least 1 day before closing.



REVIEW YOUR CLOSING STATEMENT (HUD)

Approximately 3 days before closing, you will receive your HUD statement showing the exact amount needed to wire (mortgage fees, taxes, prorations, association fees, and other closing costs).



WIRE FUNDS IN TIME

If you need to wire prior to receiving the statement, we can request an estimate. Any overage will be refunded at closing.



WIRE FRAUD ALERT!

Always independently verify wiring instructions directly with the closing company using trusted phone numbers (not email). Never rely on wiring instructions received via email.



4. SIGNING IS NOT THE SAME AS CLOSING

Remember, official closing involves both the buyer and seller. The purchase is not final until:

- ✓ All required buyer and seller documents are completed
- ✓ Buyer funds have been received
- ✓ The closing company confirms the transaction is officially closed

Keys and possession are not released until you receive official confirmation of closing.



5. FINAL REMINDER

DO NOT SCHEDULE MOVERS, DELIVERIES OR SERVICE PROVIDERS FOR CLOSING DAY.

Closing timing can be fluid. You cannot access the property until the transaction has officially closed.

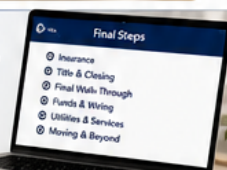
Schedule moving and other services for the day after closing or later.



6. RESOURCE

Visit the **FINAL STEPS** section on the Buyer Resource Page linked in your email for essential details on:

- Securing your insurance
- Making decisions on closing
- Scheduling your final walk-through
- And many other important closing items



We're almost to the finish line! 

These are the major items to help you prepare for a smooth closing. Other things may come up along the way.

- I'm here to guide you every step of the way! -



I'm Here to Guide You! 

Reach out with any questions.
Let's finish strong and get you home!

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