

# Buyer's Checklist

This checklist is intended to make your transaction as efficient and convenient as possible. Please call contact Nicole Senecal at Omega Real Estate Associates if you have any questions. 802-872-9392

<input type="checkbox"/>	Attorney	Once your financing is in place, an attorney should be contacted to complete a title search on the property. The attorney should be available to attend the closing and be familiar with real estate transactions.
<input type="checkbox"/>	Expenses	A couple of days prior to closing, contact the bank's loan officer regarding your closing expenses. Usually they are itemized and explained around the time of mortgage application. A CERTIFIED CHECK is required at closing.
<input type="checkbox"/>	Liens	The buyer's attorney will usually arrange for the discharge of any outstanding (if applicable) mortgage (first, second, third) and release of any liens or encumbrances on the property. Make sure we know of all liens on your property.
<input type="checkbox"/>	Taxes	At closing unpaid taxes will be adjusted on a per diem basis.
<input type="checkbox"/>	Insurance	At least two weeks prior to closing, notify your insurance company of your pending purchase. IMPORTANT: Bring to the closing an insurance binder, or policy, as required by your bank.
<input type="checkbox"/>	Utilities	Final readings will be arranged by the Seller, but two weeks prior to closing, contact utilities to make billing arrangements and to insure continuous service
<input type="checkbox"/>	Oil or Propane Tank	One or two days prior to closing, the Seller will fill the oil tank (with your consent) or a current reading of tank contents will be taken. You will reimburse the Seller for the remaining oil at closing. (If applicable)
<input type="checkbox"/>	Telephone	Make arrangements to begin service and obtain phones, if needed.
<input type="checkbox"/>	TV Services	Arrange for cable or satellite service – at times, there can be a wait, so call early.
<input type="checkbox"/>	Smoke & Carbon Monoxide Detectors	Make sure that both Smoke Detectors and Carbon Monoxide Detectors are installed properly and are in good working condition.
<input type="checkbox"/>	Keys, etc.	You will receive house keys at the closing. Sellers have been requested to leave any pertinent household information or documents at the property.
<input type="checkbox"/>	Condos Only	When purchasing a condo, be sure to obtain a binder on the master insurance policy before the closing and bring it with you to the closing.
<input type="checkbox"/>	Income Property Only	At the closing, you will be given security deposits, prepaid rental income, and any other applicable information or documents.
<input type="checkbox"/>	Change of address	Provide new address info to: Department of Motor Vehicles, bank accounts, credit cards, place of employment, insurance companies, subscriptions, pet licenses, post office, and creditors. Many of these address updates can be done online.
<input type="checkbox"/>	Schools	Arrange for student(s) records to be forwarded to new school
<input type="checkbox"/>	Water	Have water test completed as soon as possible if home does not have town water.
<input type="checkbox"/>	Moving company	Call early to reserve a moving van or relocation service.
<input type="checkbox"/>	Newspaper Delivery	Notify newspaper to change or cancel service.
<input type="checkbox"/>	Rubbish	Contact a provider to set up your service.
<input type="checkbox"/>	Voter Registration	Obtain a voter registration form at your new Town Offices.