

First-Time Buyer Closing Checklist

A step-by-step checklist from accepted offer to keys: deadlines, documents, the Closing Disclosure, wire safety and what to do after closing.

REAIXO CHECKLIST

For first-time homebuyers · Version October 24, 2026

Work through this list from the day your offer is accepted. Each step links to a plain-English definition, and the dates in your contract override any typical timing.

Right after your offer is accepted

- ☐ Deliver the earnest money deposit by the contract deadline, to the holder named in the contract.
Earnest Money explained
- ☐ Put every contingency deadline in your calendar. **Contingency explained**
- ☐ Book the home inspection and any specialist inspections the inspector recommends.
Home Inspection explained
- ☐ Send your lender the signed contract and any documents it requests. **Underwriting explained**

Loan, appraisal and insurance

- ☐ Compare Loan Estimates issued on the same day before choosing a lender.

Loan Estimate explained

- ☐ Decide when to lock your rate, and check the lock covers the closing date. **Rate Lock explained**

- ☐ Review the appraisal when you receive it, and know your options if it comes in low.

Appraisal Gap explained

- ☐ Get homeowners insurance quotes and send the chosen policy to your lender.

Homeowners Insurance explained

- ☐ Do not open new credit, change jobs or make large undocumented deposits before closing.

Clear to Close explained

Before closing day

- ☐ Read the Closing Disclosure (you receive it at least three business days before closing) and compare it with your Loan Estimate. **Closing Disclosure explained**

- ☐ Confirm your cash to close, including prepaids and credits for your deposit.

Cash to Close explained

- ☐ Verify wiring instructions by phone, using a number you already have - never one from an email.

- ☐ Review the title commitment and decide on an owner's title policy. **Title Insurance explained**

- ☐ Schedule the final walkthrough close to closing. **Final Walk-Through explained**

Closing day and after

- ☐ Bring government ID and any funds the settlement agent asked for.
- ☐ Check the deed and loan documents match the Closing Disclosure before signing.

Deed explained

- ☐ Keep the final closing statement - you will need it for taxes and when you sell.

Capital Gains explained

- ☐ Note when your first mortgage payment is due and how escrow works.

Escrow Account explained

Calculators and guides

- [Cash-to-Close Calculator](#)
- [Closing Cost Calculator](#)
- [First-time home buyer guide](#)

Sources and review

1. [Closing Disclosure explainer](#), Consumer Financial Protection Bureau. Supports: The Closing Disclosure is provided at least three business days before closing.
2. [Loan Estimate explainer](#), Consumer Financial Protection Bureau. Supports: Loan Estimates use a standard format for comparing offers.
3. [What's a lock-in or a rate lock on a mortgage?](#), Consumer Financial Protection Bureau. Supports: How rate locks work and expire.

Where this applies: United States. Federal disclosure rules apply nationwide; deadlines and customs come from your contract and state law.

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Worked examples use illustrative round numbers, not current market data. Rates, limits and program rules change - confirm current figures with your lender or a qualified professional.

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