CLOSING 101

The closing process finalizes the sale of your home and makes everything official. Also known as ***settlement***, the closing is when you get paid and the buyer receives the deed to your home.

Here are a few things to bring to the closing:

- House keys
- Garage door opener(s)
- A picture ID

What can you expect?

The closing agent will look over the purchase contract and identify what payments are owed and by whom; prepare documents for the closing; conduct the closing; make sure taxes, title searches, real estate commissions and other closing costs are paid; ensure that the buyer's title is recorded; and ensure that you receive any monies due to you.

What are your costs?

Sellers commonly pay the following at closing:

- Mortgage balance and prepayment penalties, if applicable
- Other claims against your property, such as unpaid property taxes
- Unpaid special assessments on your property
- Document stamps (or taxes) on the deed
- Real estate commissions
- Legal fee or title insurance premium

After closing, make sure you keep the following for tax purposes:

- Copies of all closing documents
- All home improvement receipts on the home you sold

Signature REAL ESTATE GROUP

Cristina Marinescu LasVegasHomesbyCristina.com LasVegasHomes8@gmail.com

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MOVING CHECKLIST

To me, providing exceptional service involves more than just making your real estate dreams come true. It requires taking the next logical step: helping you through the details after you sold your property and move in your new home.

New Telephone Number: _____

New Address: _____

Before you move, you should contact the following companies and service providers:

Utilities:
_____Electric
_____Telephone
_____Water & Sewer
_____Cable
_____Gas

Professional Services:
_____Broker
_____Accountant
_____Doctor
_____Dentist
_____Lawyer

Government:
_____Internal Revenue Service
_____Post Office
_____Schools
_____State Licensing
_____Library
_____Veterans Administration

Clubs:
_____Health and Fitness
_____Country Club

Insurance Companies:
_____Accidental
_____Auto
_____Health
_____Home
_____Life
_____Renters

Business Accounts:
_____Banks
_____Cellular Phones
_____Department Stores
_____Finance Companies/Credit Cards

Subscriptions:
_____Magazines
_____Newspapers

Miscellaneous:
_____Business Associates
_____House of Worship
_____Drugstore
_____Dry Cleaner
_____Hairstylist

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