

Home Purchase – Closing Checklist



- If you have a real estate agent, ask him/her to fax your Agreement of Purchase and Sale to your lawyer as soon as possible. If you are buying privately, contact a lawyer before making an offer on a home.
- Arrange mortgage financing, if required, and advise you lender to send all mortgage documents to your lawyer's office at least three (3) weeks before the scheduled closing date, if possible.
- Contact your lawyer's office to let them know the names(s) and date(s) of birth of the person(s) who will be buying the home.
- Obtain fire insurance coverage for your new home at least two (2) weeks before the scheduled closing date and ask your insurer or broker to fax an insurance binder (this is a one page info sheet confirming your policy, etc.) to your lawyer's office.
- Contact your telephone and/or cable company a few weeks before closing to arrange for setup at your new home.
- Contact the municipality and other utilities (water, gas and hydro) to advise them of the ownership change.
- If the property you are purchasing has a well and/or septic tank, please advise your lawyer immediately.
- Book your movers at the earliest for 6:00 pm. on the day of closing, but preferably for the next day. There is no guarantee that you will obtain the keys to your new house prior to 5:30 p.m. on the day of closing.
- Please advise your lawyer if the property will be used as a rental property.
- Calculate the amount of money that you need to bring to your lawyer's office to purchase the home (the closing funds). Your lawyer's office can provide you with an estimate if you need one and will provide you with the final figures a few days before closing.
- Obtain a bank draft or certified cheque for the closing funds.
- Attend your lawyer's office for you appointment one or two days before closing, bring the closing funds and two pieces of ID (one with picture, not a health card).
- Pick up keys at your lawyer's office on the day of closing when your lawyer notifies you that the home has been transferred to you (usually between noon and 5 p.m.).

More real estate FAQs on-line at www.kellysantini.com

The residential real estate section of Kelly Santini LLP's web site contains more helpful information for home buyers and sellers. Or drop us an email with your question at inquiries@kellysantini.com.

Offices & Languages

Our services are available from our office in downtown Ottawa or in Nepean and we are proud to offer legal services in both English and French.

If you any additional questions, please contact:

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