

Five Days to a Smooth Closing and Move

Here's a day-by-day checklist of things to do during your final week in your old house:

Four Days Before

- Schedule final utility meter readings for day of closing, including:
 - gas/fuel-oil
 - electricity
 - water/sewer

- In case the meter readers come while you're at the closing, arrange for a friend or relative to be home during the time you're out of the house.

Three Days Before

- Visit the post office and arrange for mail to be forwarded to your new address. Cancel newspaper subscriptions, cable TV service, telephone and garbage collection.

Two Days Before

- Talk to the title officer, your lawyer, and your sales professional to verify that all necessary paperwork will be ready for your closing.

The Day Before

- Pick up a written copy of your estimated closing costs from the closing officer or have your sales professional do it — you're entitled to it by law. Check to make sure all fees, tax adjustments, and other charges are correct.
- Gather all the documents you are expected to bring to the closing meeting, such as:
 - paid property tax receipts
 - property survey
 - copies of your mortgage and any other liens on the property

Closing Day

- Before you leave, sweep out the house and make certain all your belongings are out.
- When you leave for the closing, make sure you have your documents, along with all house keys and garage door openers.
- After the closing is completed, call your insurance agent and cancel your homeowner's policy.

TOP SIX MOVING TIPS

- Weed out Unwanted/Unnecessary Items Before You Move**
Organize a garage sale or donate them to a charity. Remember to keep your receipts for tax purposes.
- Get a Jump on Packing**
If possible, begin packing fragile or heirloom items a few days before the move. It will make it easier for you when your moving day arrives.
- File Change-of-Address Notifications With Your Post Office**
Make sure you inform government offices, insurance agencies, business accounts and other institutions of your move.
- Keep Track of Moving Expenses**
Many costs may be tax-deductible.
- Cancel Services Before You Move**
These include gas, water, telephone, electric, cable, waste-removal, newspaper and postal delivery services.
- Contact Utility Companies in Your New City**
Inform them of your move date so that utilities in your new home are operational when you arrive.