



RE/MAX

What happens next!

1 SIGN
P&S

2 DEPOSIT
CHECK

**CONTACT
YOUR
LENDER**

5
ATTORNEY

4
INSPECTION

**INSURANCE
AGENT**

7 APPRAISAL

8
MC

CLEAR TO CLOSE 9

12
DEED RECORDING

11 WALK
THRU

10
CLOSING

1. **Sign Updated Purchase & Sales Agreement (P&S)** Justine will update the P&S to reflect the agreed upon contract price & will send for signature via Dotloop.
2. **Deposit Check:** Once the P&S is signed, you will need to drop off your deposit check as stated in the contract made out to the listing agency. This check will be deposited into an escrow account & applied to your down payment at the time of the closing.
3. **Contact Your Lender:** Make sure your lender has a copy of the contract. We'll happily send it to him/her for you. Please make sure to get your lender everything they ask for in a timely manner so we can stay on track with the dates in the contract.
4. **Schedule Your Inspection:** You have 10 business days to conduct and resolve your inspection so the sooner you can get this scheduled the better. Remember to determine if you need/want a septic, well, lead paint and/or radon test. Here are three inspectors we recommend.
 - a. **Doug Roach:** <https://castleinspectionsri.com/>
 - b. **Bill Fitzgerald:** <https://neinspectionsservices.com/>
 - c. **Paul Mirada:** <https://housemaster.com/providence-rhode-island-home-inspection>
5. **Contact Your Attorney:** Your lender may have an attorney they will recommend that is familiar with their loan documents. If not, here are some options we use regularly:
 - a. **Craig Sampson:** <http://www.jjnicholsonlawoffices.com/about.html>
 - b. **Adam Thayer:** <https://www.srtflaw.com/About/Adam-H-Thayer.shtml>
 - c. **Steve Patti:** www.firstnhte.com
6. **Pick Your Insurance Agent:** You will need an insurance binder in place before the closing, so don't wait until the last minute to shop for a policy. And you may be able to save money if you bundle with your auto policy. Here are two agents to contact:
 - a. **Melissa Pyatak:** <https://www.crvinsurance.com/staff/pyatak>
 - b. **Robert Leary:** <https://www.citybytheseainsurance.com/>
7. **Appraisal:** Your bank will schedule the appraisal & you do not need to attend.
8. **Mortgage Commitment:** This is the date by which your lender commits to giving you the loan. Be prepared to turn over a lot of paperwork during the time leading up to this: bank statements, check stubs, tax returns, etc. And be careful about making any large or unusual deposits or charges during this time. This includes applying for any other type of credit, even to buy furniture or appliances. Your credit will be run again just before the closing, so don't make any changes that will affect it.
9. **Clear to Close:** Everyone is working toward three golden words: clear to close. Once we hear those words, we know the closing can be scheduled.
10. **Closing Day:** Put utilities into your name beginning on that day.
11. **Final Walk Thru:** You are here to make sure the property is in broom swept and clean condition, any repairs have been made (if you haven't inspected those already) and that there is no damage since you last were in the home.
12. **Closing and Deed Recording:** Make sure to consult with the closing attorney in the days leading up to this to determine what you need to bring to the closing: documents, drivers license, and/or a bank check. After the closing, the attorney will record the deed with town hall.

You're officially a homeowner!