SHANE YOUR MORTGAGE GUY · UNDER CONTRACT

Under Contract: The Homebuyer's Closing Checklist

Fourteen stages from accepted offer to keys. Check off each task as you go. Educational only; your contract and lender dates control.

Prepared by Shane Thomas, Senior Loan Officer | Ease Mortgage · NMLS #444451 · 586-260-2289 · sthomas@easemortgage.com

Last reviewed: November 10, 2026

01 Reviewing the purchase agreement

- ☐ Read the signed purchase agreement and addenda, including possession and contingency dates
- ☐ Send Shane the fully executed contract
- ☐ Note earnest money, seller credits, and what conveys with the home
- ☐ Save your agent's and the title company's phone numbers in your contacts (not just in email)

02 Mortgage disclosures

- ☐ Read your Loan Estimate and write down questions
- ☐ Confirm with Shane that you intend to proceed when you are ready
- ☐ Keep a copy of every Loan Estimate you received

03 Document collection

- ☐ Send every requested document, complete and signed, as quickly as you can
- ☐ Source large deposits and gather gift-fund documentation if it applies
- ☐ Tell Shane about any job, income, or account changes right away

04 Home inspection

- ☐ Schedule the inspection early enough to meet your contract deadline
- ☐ Review the report with your agent and calendar any repair follow-up
- ☐ Send Shane any signed repair or credit amendment

05 Appraisal when required

- ☐ Pay the appraisal invoice promptly if one is required
- ☐ Help your agent arrange access for the appraiser
- ☐ Review the report with Shane if you have questions

06 Title work

- ☐ Review the title commitment with your agent or title company
- ☐ Respond to any buyer requirements on the commitment
- ☐ Confirm title fees and who pays them on your Loan Estimate

07 Homeowners insurance

- ☐ Start shopping for homeowners insurance right after acceptance
- ☐ Send Shane the binder or declarations page that meets lender requirements
- ☐ Ask whether a flood-zone determination requires flood insurance

08 Underwriting

- ☐ Reply to every underwriting condition as quickly as you can
- ☐ Hold off on new credit, large purchases, and job changes
- ☐ Keep Shane updated if anything in your finances changes

09 Conditional approval

- ☐ Read every remaining condition and send the documents requested
- ☐ Confirm homeowners insurance and title items are in process
- ☐ Ask Shane to explain any condition that is unclear

10 Clear to Close

- ☐ Confirm the closing appointment when it is scheduled
- ☐ Re-read the wire-fraud warning and save known phone numbers
- ☐ Stay reachable for any last-minute document request

11 Closing Disclosure

- ☐ Confirm the date you received your Closing Disclosure
- ☐ Compare the Closing Disclosure with your latest Loan Estimate
- ☐ Send Shane questions during the waiting period, not at the table

12 Final walkthrough

- ☐ Schedule and attend the final walkthrough with your agent
- ☐ Bring the contract and any repair list
- ☐ Report problems before you sign closing documents

13 Closing appointment

- ☐ Confirm the time, place, and what form of ID and funds to bring
- ☐ Verify any wire using a known phone number before you send it
- ☐ Set aside enough time to read what you are signing

14 Funding and receiving keys

- ☐ Confirm the possession terms in your purchase agreement
- ☐ Save your closing documents, including the Closing Disclosure
- ☐ Ask about the Property Transfer Affidavit and Principal Residence Exemption if the home will be your residence

Five mistakes that could delay your closing

1. Major credit changes. New inquiries, late payments, or opening or closing accounts. Lenders may re-check credit before closing.

2. New debts. A car, furniture, or cosigning can change your debt-to-income ratio.

3. Unverified funds. Large or unusual deposits generally need to be sourced. Ask before you move money. See Fannie Mae Selling Guide B3-4.2-02.

4. Employment changes. Job or pay-structure changes can reopen underwriting. Employment is often re-verified close to closing (Fannie Mae B3-3.1-04).

5. Missing documentation. Send complete, signed pages and reply quickly to conditions.

Wire-fraud warning

Verify wiring instructions by phone with a known number, not from a last-minute email. If something goes wrong, call your bank immediately and report it to the FBI at ic3.gov.



Shane Thomas
Senior Loan Officer | Ease Mortgage · NMLS #444451
586-260-2289 · sthomas@easemortgage.com
1050 Wilshire Dr, Suite 300, Troy, MI 48084

EASE MORTGAGE

Educational checklist only; not a loan offer, rate quote, approval, Closing Disclosure, or commitment to lend, and not a guarantee that a closing will occur on any particular date or in any particular number of days. Your purchase agreement and lender requirements control. Who pays title charges, and when you receive keys, depends on your contract. Shane Thomas, Senior Loan Officer | Ease Mortgage, NMLS #444451 (nmlsconsumeraccess.org). Ease Mortgage, NMLS #2273319, 1050 Wilshire Dr, Suite 300, Troy, MI 48084. Licensed in Michigan and Indiana. Equal Housing Opportunity. Last reviewed November 10, 2026.