

BEFORE CLOSING SCHEDULE

The following are important tips to make your Real Estate transaction run smoother:

1. Meet with the Lender to discuss final details about your mortgage and sign the mortgage commitment at least 1 to 2 weeks after your purchase and after all the conditions have been fulfilled. If selling, notify your Bank or Mortgage Broker that you have sold your property and advise them of the closing date. If you are requiring bridge financing because the closing dates on your sale and purchase do not match, ensure your Bank or Mortgage Broker are aware of the staggered dates and have made arrangements for funding for you. (The Lenders will require copies of all agreements, amendments, waivers, surveys and a copy of the listing for your sale and your purchase.)
2. If using RRSP's as a down payment, notify the institution holding your RRSP's at least 30 days in advance of your closing date.
3. Call insurance companies to arrange house insurance. Frequently asked questions from insurance companies are – age of house, approximate square footage, type of plumbing, type of heating, type of wiring and electrical service, age of roof, etc. You will need to have coverage in place for the day of closing and your Lawyer will require this information at the request of your Lender.
4. Call me to make arrangements for you to do your final re-visit of the property at least 1 week prior to closing so that an appointment can be confirmed with the Sellers.
5. Notify the utility companies to either connect or disconnect two weeks prior to the closing date.
6. Contact the lawyer at least 2 to 3 weeks prior to closing to confirm they have everything they need to complete the sale.
7. Meet with the lawyer 2-3 days prior to closing to sign all final paperwork and legal documents on your purchase or sale.
8. Deliver a certified cheque and/or front door key (they only need 1 key for access) to the lawyer a day or so prior to the day of closing.
9. Leave the following in a kitchen drawer for safe keeping for the new homeowners – any excess door keys, any workshop, shed or mail box keys (if applicable) and any additional paperwork or warranties that are relevant to the sale of the home.

Keeping in mind that you will be run off your feet as the move gets closer, we thought you might appreciate a few tips on organization from people who have seen virtually all of the things that can possibly go wrong.

MORE THAN A MONTH BEFORE THE MOVE

- Start a moving expenses book. Some of your expenses may be tax deductible, so be sure to save the receipts.
- Get written estimates from at least two moving companies and make sure the movers know all the items which are to be included. Do not include jewelry or other small valuables.
- Movers insurance is usually minimal. Check that the mover's insurance will pay replacement cost of goods which are lost. You may need to purchase additional coverage. Notify your own insurance company of the move and ask for the policy to be reviewed.
- If furniture is to be stored, what does the insurance policy cover?
- Get a written commitment from the moving company confirming the date of the move and the time of arrival.
- Ask for references from movers.
- Don't be misled by rates – inquire about additional charges and methods used to compute time.
- Contact provincial health insurance authorities to notify them of change of address.
- Contact Savings Branch Manager to arrange transfer of all accounts, loans etc. (if applicable)
- Order cheques with new address.
- Register your change of address with the post office and obtain a supply of change of address cards.
- Begin mailing change of address cards. Keep a list of cards sent. Don't forget credit card companies.
- Gather together all important documents. Don't forget the pet's documents.
- Resign from any clubs or organizations that are not active in your new community.
- Cancel newspaper subscriptions or change delivery address.

2 WEEKS BEFORE THE MOVE

- Take a good look at what's worth taking and what is not. Be ruthless.
- Have a garage sale. Get rid of all the junk you don't need to take.
- Clean out club and school lockers.
- Arrange for the changeover of utilities, including telephone.
- Make a floor plan of the new house and plan where everything will go. Don't guess – take measurements.
- Start packing!
- Number all of the boxes. Keep an inventory list. Mark the contents on each of the boxes. Make two copies of the list for each box. Keep one with your inventory lists, put the other inside each appropriate box just before you close them all up. Seal boxes.
- Return all items that you have borrowed; get back what you have loaned.

1 WEEK BEFORE THE MOVE

- Prepare a list of all items you want to take with you personally. Include all jewelry and valuable items which should not be entrusted to movers.
- Dismantle anything that requires it.
- Prepare a list of everything that is left.
- Confirm the booking for the freight elevator (if applicable).
- Confirm the booking for the moving company.
- Defrost and air-dry the deep freezer.

1 DAY BEFORE THE MOVE

- Lead packers around the house and make sure they understand all your instructions.
- Make sure you have gathered together all keys for the house for the new owners (don't forget garage and shed keys).
- If you have a security system, why not change the code to something simple like 1-2-3-4, so you can use the old code for the new house.
- Pack all of the items that you will take with you personally. Mark them "Do Not Load – for Car". It would be better if these were out of the house before the movers come.

2 DAYS BEFORE THE MOVE

- This is your last day to pack.
- Do your last laundry. Disconnect and drain the washing machine.
- Disconnect and air-dry the fridge.
- Protect delicate furniture with a thick coat of wax.
- Double check that all valuables have been accounted for.

MOVING OUT

- Lay down plastic sheets to minimize the dirt in the house.
- Lead the packers around the house again and make sure they understand the instructions.
- Do a final check for forgotten items.
- Check inventory for number of boxes – break down by room.
- Check movers Bill of Lading against your inventory.
- Clearly label and leave all spare keys and the code for the security system inside the house unless otherwise arranged.

MOVING IN

- Get to the house before the movers. Arrange to take milk, bread, coffee, tea, etc. with you. It will be a long day.
- Verify that all the utilities have been turned on.
- Lay down plastic sheets to minimize dirt in the house.
- Hang up curtains if possible.
- Find your floor plan and give copies to the movers. When your goods arrive, look at each item carefully.
- Note any damage. You won't be able to check unpacked goods so write: "subject to loss or hidden damages" on the Bill of Lading.
- Set your first priorities (IE: kitchen, children's rooms) – **And Go For It!!!**

CHANGE OF ADDRESS CHECKLIST

Here is a handy list of all the people you might need to contact regarding your move. Don't forget to tell close friends and relatives your new address.

UTILITIES

- Electric
- Fuel
- Gas
- Telephone
- Water

PUBLICATIONS

- Magazines
- Newsletters
- Newspaper
- Professional

GOVERNMENT

- City Hall
- Drivers License
- Library
- Post Office

INSURANCE

- Auto
- Fire
- Health
- Home
- Hospital
- Life

PROFESSIONAL SERVICES

- Accountant
- Broker
- Dentist
- Doctor
- Lawyer

MISCELLANEOUS

- Business Associates
- Friends
- Organizations
- Relatives
- School
- Landlord/Tenant

ESTABLISHED BUSINESS ACCOUNTS

- Automobile Agency
- Banks
- Cable TV
- Department Stores
- Drug Store
- Dry Cleaner
- Finance Companies
- Laundry
- Service Station
- Water Softener Services