

# Buyer's Check List

Prepared by:

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**Please print and utilize the following as your personal check list of important items to attend to prior to closing, at the closing and after the closing. There may be other matters which you need to attend to prior to closing so be sure to add them to the bottom of this list. Retain this list with your permanent papers and records for the sale.**

Our attorney at Keshian & Reynolds is: \_\_\_\_\_

Our sellers' names are: \_\_\_\_\_

The home we are buying is at: \_\_\_\_\_

Our home inspector is: \_\_\_\_\_

The home inspection was completed on: \_\_\_\_\_

Any inspection deficiencies? \_\_\_\_\_

If so, how were they resolved? \_\_\_\_\_

\_\_\_\_\_

Our lender is: \_\_\_\_\_

We received our commitment on: \_\_\_\_\_

The commitment expires: \_\_\_\_\_

The lender's attorney is: \_\_\_\_\_

The date and time of the sale is scheduled for: \_\_\_\_\_

The place of closing is: \_\_\_\_\_

The brokers involved in the transaction are: \_\_\_\_\_

\_\_\_\_\_

Check with your attorney at Keshian & Reynolds as to how you should hold title to your new home: \_\_\_\_\_

Check with your attorney at Keshian & Reynolds to discuss title insurance:

1. Be sure to notify all of the utility companies of your moving date at least two weeks prior to closing in order to obtain final readings for your current residence and to arrange for billings in your name for your new home:

Date Contacted:	Company:	Telephone Number:
_____	Gas Company	_____
_____	Electric Company	_____
_____	Telephone	_____
_____	Oil Company	_____
_____	Cable Company	_____

If your new home is heated by oil, the sellers should provide you with proof of the number of gallons on oil remaining in the tank. Most purchase and sale agreements call for an adjustment of oil in favor of the sellers. Check with your broker to determine the number of gallons and the price per gallon.

Date Checked with Broker: \_\_\_\_\_

2. Be sure to contact the Post office:

Date Contacted:

\_\_\_\_\_ Obtain Change of Address Cards and kits to mail to friends, relatives, businesses, magazine subscriptions

\_\_\_\_\_ Notify Post Office of your new address

3. Contact the broker to be sure that the sellers have obtained a certificate from the Fire Department indicating that the home has been inspected for smoke detectors.

Date Contacted: \_\_\_\_\_

4. Contact the broker to ask that the sellers assemble all guaranties or warranties relating to systems, appliances and improvements which will help you in understanding your new home.

5. Water and Sewer Charges

Date Contacted:

\_\_\_\_\_ Be sure the broker has contacted the Water and Sewer Departments to obtain final readings at least 3 days prior to closing. This amount will be credited to you unless the bill has been paid by the sellers.

6. Notify your insurance agent to obtain your new homeowner's insurance effective at least one day before the closing. If you are selling your home, be sure to contact your agent to cancel your current policy effective the day after the closing.

Date Contacted: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

7. Notify your insurance agent of your change of address for an endorsement on your automobile insurance.

Date Contacted: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

8. Obtain change of address stickers for your driver's license from the Registry of Motor Vehicles.

Date Obtained: \_\_\_\_\_

9. Check to make sure a new deed has been prepared by the sellers attorney and a copy has been provided to your attorney at Keshian & Reynolds, P.C.

Date Checked: \_\_\_\_\_

10. Check with the broker and your attorney at Keshian & Reynolds, P.C. on the closing date, time and place.

Date Checked with: \_\_\_\_\_ Keshian & Reynolds, P.C.

Date Checked with broker: \_\_\_\_\_

11. Contact your attorney at Keshian & Reynolds to determine what funds will be necessary to bring to the closing. Such funds must be certified or cashier's checks.

12. Bring the following to your closing:

\_\_\_\_\_ Driver's License and a second form of personal identification

\_\_\_\_\_ The checks referenced in #11, above

\_\_\_\_\_ Several blank checks (just in case last minute adjustments need to be accounted for at the closing).

\_\_\_\_\_ If you are selling a home before purchasing, your new lender may require a signed copy of the HUD Settlement Statement from your sale.

13. If you are selling your current home before you purchase your new home, funds from your closing may not be available until the next day after the closing because of the time or place of the closing, registry of deeds backlogs as well as several other possible reasons. Be sure to take this factor into account regarding your need for funds for the purchase. Please contact your attorney at Keshian & Reynolds for assistance in this regard.

14. Be sure to plan ahead and make sure your moving arrangements have been made. Your agreement will generally require that the sellers must deliver the premises free and clear of all occupants and tenants. In many instances sellers may be required to deliver the new home in a "broom clean condition". Your agreement will provide for a final inspection. Be sure to arrange this inspection with the broker. This inspection is your final opportunity to inspect the home to make sure that it complies with the terms of the agreement and that it is just as you saw it at the time of your home inspection. Ideally, the new home should be vacant at the time of your inspection. If you note any deficiencies please contact the broker and your attorney at Keshian & Reynolds, P.C. right away.

Date Contacted Moving Company: \_\_\_\_\_ Tel. Number: \_\_\_\_\_

15. Be sure to contact the Assessors Office after the closing to make sure that all future real estate tax, water and sewer bills come to your attention as the new owner of the home. Date contacted: \_\_\_\_\_

Other matters which we need to attend to prior to closing:

Add details below:

ADDITIONAL CHECKLIST ITEMS FOR PURCHASE OF A CONDOMINIUM UNIT

1. On a purchase of a unit, have you examined the current budget and at least two prior years?

Date received budget information \_\_\_\_\_

2. Have you examined minutes of condominium association minutes for at least the last three meetings?

Date received minutes information \_\_\_\_\_

3. Have you provided the broker with the name of your lender so that the Buyer may obtain the certificate of insurance your lender will require?

Date lender information provided to broker: \_\_\_\_\_

4. Have you reviewed the Master Deed, Trust Agreement and Rules and Regulations?

Date Master Deed and other documents reviewed: \_\_\_\_\_

5. Do you want the attorney at Keshian & Reynolds, P.C. to review the condominium documents?

Date notified attorney at Keshian & Reynolds, P.C.: \_\_\_\_\_

6. Have you arranged for your own insurance policy to protect your personal possessions and certain improvements in the unit?

Date arrangements made with insurance agent: \_\_\_\_\_

7. Contact the Condominium Association or the Management Company for information on capital reserve, repairs which need to be made and other information regarding the possible increase in monthly condominium charges.

Date information received from condominium association or Management Company: \_\_\_\_\_

8. Contact other unit owners to determine the level of satisfaction with the way the condominium is managed.

Date(s) Contacted: \_\_\_\_\_

9. Does the condominium have handicap access? \_\_\_\_\_

Additional Notes:

1. A seller must present a Certificate of Unpaid Common Charges (commonly known as a 6(d) certificate) from the condominium association or the management company. The certificate should state that the common expenses for the month of the sale have been paid and that there are no outstanding expenses. You or your broker should arrange for the certificate.

Date contacted Association or Management Co: \_\_\_\_\_

2. A seller is generally required to provide the buyer with a certificate of insurance from the condominium association or the management company naming the new owner and the new owner's lender as having insurable interests. You or your broker should arrange for this certificate.

Date contacted Association or Management Co: \_\_\_\_\_

3. Determine if there are any pending or possible special assessments from the condominium association or the management company.

Date contacted Association or Management Co.: \_\_\_\_\_