MN **MN HOME BUYERS**

Home Seller Closing Checklist

Every step from accepted offer to money in your account — for Minnesota home sellers. Nothing assumed, nothing skipped.

1. Right After You Accept the Offer

DAY 1–3

- [ ] **Get the closing date, time, and location in writing**
  Ask which title company is closing and save their address and phone number.
- [ ] **Provide your mortgage payoff information**
  Your lender's name and loan number. The title company orders the official payoff.
- [ ] **Decide how you want your proceeds: wire or cashier's check**
  Wire = same/next business day (you'll need routing + account numbers). Check = physical check at the table.
- [ ] **Share HOA contact info if the property has an association**
  Needed to order resale documents and final dues statements.
- [ ] **Keep all utilities ON**
  Don't shut anything off yet — utilities stay on through closing day.

2. One to Two Weeks Before Closing

7–14 DAYS OUT

- [ ] **Call each utility to schedule a transfer-out on closing day**
  Electric (e.g., Xcel Energy), gas (e.g., CenterPoint), city water/sewer/trash. Schedule a final reading — transfer, don't disconnect. Have account numbers ready.
- [ ] **Cancel or redirect home services**
  Internet/cable, security monitoring, lawn or snow service, pest control, deliveries.
- [ ] **Set up USPS mail forwarding**
  Five minutes at usps.com — start it on your closing date.
- [ ] **Call your insurance agent — but do NOT cancel yet**
  Schedule the policy to cancel the day AFTER closing. You'll receive a refund of prepaid premium.
- [ ] **Gather everything that stays with the house**
  All keys, garage remotes, mailbox keys, manuals, paint codes, well/septic records if applicable.
- [ ] **Plan your move-out**
  Selling to MN Home Buyers? You can leave unwanted items behind — just confirm what's staying.

3. Closing Week

1–5 DAYS OUT

- ☐ **Get wire instructions directly from the title company — and verify by phone**
  Call a number you looked up yourself (never one from an email) and read the instructions back before your bank sends anything.
- ☐ **Review your settlement statement before signing day**
  Arrives 1–3 days ahead. Shows payoff, prorations, and your exact net proceeds. Call us with any question.
- ☐ **Confirm who needs to attend closing**
  All owners on title must sign. Ask about remote or mobile-notary options if needed.
- ☐ **Locate a valid government photo ID for each signer**
  Driver's license or passport — check the expiration date.

> **Wire fraud warning:** Criminals send fake "updated wire instructions" by email during real estate closings. Legitimate title companies do not change wire instructions by email at the last minute. Always verify by phone at a number you found independently.

4. Closing Day

THE BIG DAY

- ☐ **Bring: photo ID, house keys, garage remotes, mailbox keys**
  Everything gets handed over at the table.
- ☐ **Sign the closing documents**
  Mostly the deed and settlement statement — typically 30–45 minutes.
- ☐ **Receive your proceeds**
  Wires arrive same or next business day. Checks are handed to you at the table.
- ☐ **Do a final utility meter check**
  Photograph the meters so your final bills match reality.

5. After Closing

THE WEEK AFTER

- ☐ **Confirm your wire arrived**
  Check your account the next business day.
- ☐ **Confirm insurance cancelled and watch for your refund**
  Prepaid premium refunds usually arrive within 2–4 weeks.
- ☐ **Pay final utility bills when they arrive**
  These close out your accounts — they aren't new charges.
- ☐ **Save your settlement statement with your tax records**
  You or your CPA will want it at tax time.
- ☐ **Update your address**
  Bank, employer, DMV, subscriptions.

> **Questions on any step?** That's what we're here for. Call MN Home Buyers at (651) 383-4590 — no question is too basic, and you'll always reach a real local person.