



Georgia Closing Readiness Checklist

Organize the final days without relying on memory

Closing details

Property address

Closing date / time

Closing location / link

Closing professional

Lender contact

Agent contact

Before closing

- ☐ Review the Closing Disclosure and compare it with the most recent Loan Estimate.
- ☐ Resolve unexplained fee, credit, payoff, tax, HOA, title, or insurance differences.
- ☐ Verify wire instructions using a known phone number; do not trust emailed changes.
- ☐ Confirm acceptable funds, identification, signing method, and attendance requirements.
- ☐ Complete insurance, lender, title, inspection, repair, and document conditions.
- ☐ Schedule and complete the final walk-through; document unresolved contract items.
- ☐ Confirm utilities, keys, access devices, possession timing, and post-closing contacts.



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Numbers and final checks

Cash to close

Earnest money credited

Seller / lender credits

Verified wire phone

Final walk-through time

Utility transfer date

Document retention

- ☐ Signed contract and amendments
- ☐ Loan Estimate and Closing Disclosure
- ☐ Inspection and specialist reports
- ☐ Insurance policy and evidence
- ☐ Title documents and owner's policy
- ☐ Settlement statement and wire receipt
- ☐ Warranties, permits, invoices, and repair records
- ☐ Key contacts and secure digital backup

Open items and owner