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### SELLER'S CHECKLIST FOR CLOSING

- Deed** Your attorney will draw a new Deed and forms for transfer of title. The Deed will be signed at closing, or in advance with attorney.
- Expenses** *A couple of days prior to the closing*, contact the closing attorney or bank loan officer regarding your closing expenses. These will include a broker's fee, a recording fee for your mortgage discharge, and preparation of a new Deed.
- Liens** The buyer's attorney will usually arrange for the discharge of any outstanding (if applicable) mortgage (first, second, third) and release of any liens or encumbrances on the property. Make sure we know of all liens on your property.
- Taxes** Unpaid taxes will be adjusted at closing on a per diem basis. Any taxes that are paid beyond the date of closing will be pro-rated back to you. ***Bring your tax bill to the closing.***
- Insurance** Notify your homeowner's insurance company of the impending sale. Do not cancel the policy until the closing has been completed and you've received sale proceeds.
- Electric** *About a week before closing*, arrange to have the electric company take a final reading the day before closing. Provide the electric company with the name of the buyer, and indicate that the buyer will call to make arrangements.
- Gas** *About a week before closing*, arrange to have the gas company take a final reading the day before closing. Provide the gas company with the name of the buyer, and indicate that the buyer will call to make arrangements.
- Water / sewer** *About a week prior to closing*, you should arrange to have the Water Department take a reading of the water meter and obtain a final bill to be brought to the closing. Provide the Water Department with the names of the buyer, and indicate that the buyer will call them to make arrangements. Final water and sewer bills can be faxed to our office at 201-962-3280.
- Oil or gas tank** *One or two days prior to closing*, you should take a reading of the oil tank or arrange (with Buyer's consent) to have the tank filled. (If applicable) You will be reimbursed at the closing for the remaining oil. BE SURE TO CANCEL SERVICE FROM YOUR OIL COMPANY.

<b>Telephone</b>	Make arrangements to end service and dispose of the phone if necessary.
<b>Cable tv</b>	Notify the cable/internet provider regarding your impending move.
<b>Smoke Detector &amp; Carbon Monoxide Detector</b>	Make sure that both are installed properly and are in good working condition, and obtain the necessary municipal approvals. Schedule the inspection for this well in advance of the closing date.
<b>Keys, etc.</b>	<b><i>Be sure to bring your house keys to the closing.</i></b> Also any other pertinent household information should be made available to the buyer. It may be left at the property.
<b>Condos only</b>	<b><i>Immediately after obtaining a contract for sale,</i></b> contact the Homeowners Association to request a Resale certificate including current By-laws and Assoc. budget. Be prepared to provide the closing offer with a statement from your Condo Assoc. that there are no charges outstanding and, if applicable, provide a waiver of First Refusal.
<b>Income property only</b>	Bring to the closing all existing leases, security deposits, prepaid rental income, and any other information or documents that should be passed over to the buyer.
<b>Change of address</b>	Provide new address for the following: Driver's License, bank accounts, dog license, credit cards, place of employment, insurance companies (life, health, car, house), subscriptions, post office, and creditors.
<b>School</b>	Arrange for student's records to be forwarded to new school.
<b>Moving co.</b>	Call early to reserve a moving van or relocation truck.
<b>Newspaper delivery</b>	Notify newspaper to change or cancel service.
<b>Rubbish</b>	Cancel service, and bring paid receipt for the service to closing.
<b>Voter registration</b>	Obtain a new voter registration form at the Town Clerk's Office at your new location.

## Bring to Closing:

- Attorney will deliver Deed and sale documents from Seller to Buyer;
- Keys to property.
- Final water bill with paid receipt if it has been taken care of.
- Final oil tank reading or oil bill.
- Income property only: leases, security deposits, prepaid rental income, etc.
- Condominium only: certificates from condominium association regarding insurance and paid-up condo fees, also waiver of First Refusal (if applicable).

If you have any questions, please contact the Law Office of Catherine T. Calabria at 201-962-3279 or email us at [cathy@calabria-law.com](mailto:cathy@calabria-law.com). Thank you.