



## BUYER'S PRE-CLOSING CHECKLIST

CLOSING DATE: \_\_\_\_\_

### Accepted Offer/Contract Signed

- Contract Sent to Bank/Loan Officer  
Get all requested and required materials to your bank/loan officer  
Regularly check in with him/her to make sure all is moving along nicely
- Arrange for home inspection

AmeriSpec	Butch Cobb	662.316.2717
Compass Property Inspectors, LLC	David Massey	662.816.8685
DPM Inspection Services	Ben Justus	662.816.8294
HomeSafe Inspections	Robby Enfinger	662.213.1826
McCay's Inspections	Stan McCay	662.801.1872
North MS Home Inspection	Gary Wallace	662.457.7976
- Apply for homeowner's insurance policy effective your closing date
- Select closing attorney - Your realtor can give you a list
- Reserve a moving truck or schedule a moving service

### One-Two Weeks Prior to Closing

- Change of Address with USPS  
On-line [www.usps.com](http://www.usps.com) or fill out card at the post office
- Check on Termite Inspection with your realtor
- Arrange for all utilities to be connected or transferred into your name
  - **Cable Service Options**

AT&T U-Verse	<a href="http://www.att.com">www.att.com</a>	1.800.288.2020
Direct TV	<a href="http://www.directv.com">www.directv.com</a>	1.888.777.2454
Dish Network	<a href="http://www.dish.com">www.dish.com</a>	1.855.446.9752
MaxxSouth	<a href="http://www.maxxsouth.com">www.maxxsouth.com</a>	1.800.457.5351
  - **Electric Service**

City of Oxford	<a href="http://www.oxfordms.net">www.oxfordms.net</a>	662.232.2373
Northeast MS Power	<a href="http://www.northeastpower.org">www.northeastpower.org</a>	662.234.6331
  - **Gas Service**

Centerpoint Energy	<a href="http://www.centerpointenergy.com">www.centerpointenergy.com</a>	1.800.371.5417
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  - **Water Service**

City of Oxford	<a href="http://www.oxfordms.net">www.oxfordms.net</a>	662.232.2306
Community Water	<a href="http://www.mpus.ms.gov/utility/water/water.html">www.mpus.ms.gov/utility/water/water.html</a>	

(Your realtor can give you full list of subdivisions' water source)



- **Garbage**  
City of Oxford                      [www.oxfordms.net](http://www.oxfordms.net)                      662.232.2359  
Lafayette Co.                      [www.lafayettecoms.com](http://www.lafayettecoms.com)                      662.236.2535  
Recycling                      [www.oxfordms.net](http://www.oxfordms.net)                      662.232.2745

### **Three Days Prior to Closing**

- Receive HUD 1 Settlement Agreement from closing attorney for your review
- Make sure you have the address of the closing attorney's office

### **Day Before or Day of Closing**

- Conduct a walk-through to verify condition of the home
- Get certified funds for closing (many require certified check)
- Bring photo ID to closing
- Bring any additional documents requested by the lender to closing

### **Month of January AFTER Closing**

- File Homestead Exemption, if this is your primary home  
File at the Chancery Court Building (across from Highpoint Coffee)  
\*You have until April 1 to file for Homestead Exemption\*