

CLOSING & MOVING PLANNER

Track final loan requirements, insurance, title matters, the final walk-through, funds, utility transfers, moving tasks, and your first weeks of ownership.



1 YOUR CLOSING TIMELINE

Use this page as the master calendar for the final weeks of the transaction.

PROPERTY AND CLOSING INFORMATION

Property address

Closing date

Possession date/time

Milestone	Date	Time	Confirmed	Notes
Contract acceptance				
Earnest money due				
Inspection resolution				
Title review deadline				
Appraisal deadline				
Loan conditions due				
Insurance confirmed				
Closing Disclosure received				
Final walk-through				
Closing appointment				
Possession				
Utility transfer / move-in				

CONFIRM - DON'T ASSUME

Closing and possession are not always the same. Confirm when keys, garage remotes, access codes, and occupancy rights transfer before scheduling movers.

2 LOAN & CASH-TO-CLOSE TRACKER

Keep lender requests, final figures, identification, and closing funds organized.

Requirement	Needed	Submitted	Confirmed	Notes
Updated income documentation				
Updated asset / bank statements				
Source of funds documented				
Appraisal completed				
Homeowner insurance binder				
Final underwriting conditions				
Final loan approval				
Closing Disclosure reviewed				
Cash-to-close amount confirmed				
Funds-transfer method confirmed				
Photo identification ready				
Closing time and location confirmed				

WIRE FRAUD WARNING

Never rely solely on emailed wiring instructions. Independently verify the title company, account details, and any last-minute change using a trusted phone number before sending funds.

QUESTIONS FOR THE LENDER OR TITLE COMPANY

3 TITLE, HOA, LEGAL & POSSESSION ITEMS

Track documents and property-transfer details that may affect ownership or move-in.

Item	Received	Reviewed	Resolved	Notes
Title commitment received and reviewed				
Title objections or requirements resolved				
Survey / ILC addressed if applicable				
HOA documents received and reviewed				
HOA transfer requirements and fees				
Pending or planned special assessments				
Property taxes and prorations reviewed				
Utilities and service-transfer responsibilities				
Inclusions and exclusions confirmed				
Repair receipts / permits / warranties received				
Home warranty details if applicable				
Remote signing or power of attorney approved				
Possession terms and condition confirmed				
Keys, remotes, mailbox and access items				

PROFESSIONAL BOUNDARIES

Legal, tax, title, survey, insurance, and HOA questions may require advice from the appropriate licensed or qualified professional. Record unresolved issues before closing.

4 FINAL WALK-THROUGH

Verify the property is in the expected condition and agreed items remain or have been completed.

VERIFY

Agreed repairs appear completed	Lights, switches and outlets sampled
Property condition is materially consistent	Windows and exterior doors operate
Included appliances remain	Garage doors and remotes
Fixtures and included personal property remain	Irrigation / exterior systems sampled
Seller belongings and debris removed	Smoke and CO alarms present
Heating and cooling operate	Keys, remotes, manuals and warranties
Plumbing fixtures and visible drains	

ITEMS THAT NEED ATTENTION BEFORE CLOSING OR POSSESSION

PHOTOS, DOCUMENTATION OR FOLLOW-UP REQUESTED

REMEMBER

The final walk-through is not a new inspection. It is an opportunity to verify agreed work, included items, and the property's general condition before closing.

5 MOVING TIMELINE

Break the move into manageable stages rather than leaving everything for the final week.

4 WEEKS BEFORE

Select and schedule movers

Review possession timing

Create moving budget

Begin decluttering and donations

Order packing materials

Inventory valuables and documents

2 WEEKS BEFORE

Submit USPS address change

Notify employer, banks and insurers

Schedule utilities and internet

Arrange school and medical record transfers

Plan pet care and moving-day access

Confirm elevator or building reservations

1 WEEK BEFORE

Confirm movers and access

Pack essentials and medications separately

Back up important files

Confirm closing funds and identification

Prepare cleaning supplies and tools

Reconfirm possession and key transfer

MOVING DAY

Protect valuables and documents

Record utility meter readings if useful

Complete final check of old property

Keep keys, chargers and medications accessible

Confirm furniture placement priorities

Photograph condition as appropriate

FIRST WEEK AFTER

Update remaining accounts and subscriptions

Unpack safety and daily-use items first

Test alarms and locate shutoffs

Review trash and recycling schedule

Meet HOA / building requirements

Start first-month maintenance list

6 UTILITY & SERVICE TRANSFER TRACKER

Confirm the provider by property address and record activation or transfer details.

Service	Provider / Contact	Request Date	Start Date	Confirmation / Notes	Done
Electricity					
Natural gas					
Water / sewer					
Trash / recycling / compost					
Internet					
Security / alarm					
HOA / management company					
Mail forwarding					
Landscaping / snow					
Other property service					

CONFIRM BY ADDRESS

Utility territories, municipal services, multifamily arrangements, and HOA responsibilities vary. Verify every service for the specific property instead of relying on a neighborhood-wide assumption.

IMPORTANT NUMBERS OR ACCOUNT NOTES

7 DENVER-AREA OFFICIAL RESOURCES

Use official sources for current procedures, account setup, address changes, and municipal services.

USPS Change of Address

Official mail-forwarding and address-change service. Notify regular senders directly as well.

[USPS.com](https://usps.com)

Denver Water

Start, stop or transfer residential water service. Customer Care: 303-893-2444.

denverwater.org

Denver Trash, Recycling & Compost

Schedules, carts, service requests and transfer information. Call 311 or 720-913-1311 outside Denver.

denvergov.org

Xcel Energy Colorado

Start, stop or transfer electric and natural-gas service where Xcel is the provider.

xcelenergy.com

Colorado DMV - Driver License / ID

Update driver-license or ID address through Colorado myDMV.

mydmv.colorado.gov

Colorado DMV - Vehicle Address

Vehicle-registration address must also be updated separately.

mydmv.colorado.gov

Colorado Voter Registration

Register or update voter information through GoVoteColorado.

GoVoteColorado.gov

Denver 311

City services, requests and general municipal assistance.

denvergov.org/311

Denver Property Records

Review assessor and property-tax information for Denver parcels.

denvergov.org/property

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Provider pages and procedures can change. Use the linked official source to confirm current requirements before relying on printed contact information.

8 YOUR FIRST 30 DAYS

Prioritize safety, basic maintenance, records, and only then cosmetic improvements.

SAFETY FIRST

- Rekey or change exterior locks
- Update garage, gate and alarm codes
- Locate main water and gas shutoffs
- Locate electrical panel and label circuits
- Test smoke and carbon-monoxide alarms
- Place fire extinguishers
- Create emergency contact list

MAINTENANCE BASELINE

- Replace HVAC filter
- Check for active leaks or moisture
- Review sump and drainage systems
- Review irrigation schedule and shutoffs
- Record roof and mechanical ages
- Create recurring maintenance calendar
- Review inspection priorities

RECORDS & ORGANIZATION

- Store closing and title documents
- Create insurance photo inventory
- Organize warranties and manuals
- Record contractor contacts
- Save inspection and repair records
- Confirm HOA contacts and portals
- Record utility account information

PERSONALIZATION & PROJECTS

- Prioritize immediate safety repairs
- Separate essential from cosmetic work
- Measure before ordering furniture
- Plan window coverings and privacy
- Review paint, flooring and storage needs
- Create first-year improvement budget
- Avoid too many simultaneous projects

FIRST-MONTH PRIORITIES AND NOTES

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NEW HOME JOURNAL & PRIORITY PLAN

Record what matters now, what can wait, and whom to contact when questions arise.

IMMEDIATE SAFETY / REPAIRS

FIRST 30 DAYS

FIRST 6 MONTHS

FIRST YEAR

CONTRACTORS, WARRANTIES AND IMPORTANT CONTACTS

Contact / Company	Service	Phone / Email	Notes	

QUESTIONS FOR MICHAEL / FINAL NOTES

CONGRATULATIONS

Closing is the end of the transaction, but the beginning of ownership. Keep this planner with your closing documents and update it as you learn more about the home.