

Buying a Home in Massachusetts: Your Closing Checklist

A stage-by-stage worksheet for buyers in Western Massachusetts

Buying a home in Massachusetts moves fast once an offer is accepted, and a missed deadline can cost you the deposit or the deal. This worksheet walks you through the four stages of a purchase, from the first time you start looking to the weeks after you get the keys. Check off each step, write in your own dates, and you will always know what comes next.

How to use this: Each stage shows the timing most buyers see. Fill in the blanks with your actual dates as you go. This is general information about how Massachusetts home purchases work, not legal advice for your specific situation. Talk to us before you sign anything.

Your key dates (fill in as you go)

Milestone	Your date
Pre-approval in hand	_____
Offer accepted	_____
Home inspection deadline	_____
Purchase & Sale (P&S) signed	_____
Mortgage commitment due	_____
Closing date	_____

Stage I: Getting ready to buy

Typical timing: weeks to months before you make an offer

Before you fall in love with a house, get your money and your team in order.

- Check your **credit** and clean up anything that looks wrong.

- Get a **pre-approval** from a lender, not just a pre-qualification. Sellers take it more seriously.
- Map out your cash: **down payment, closing costs, and money for the first deposit** when you make an offer.
- Pick a **real estate agent** who knows the towns you are searching.
- Line up your **attorney** early. The lender will have its own closing attorney, but you can hire us to look out for you, and the earlier we are involved, the more we can catch.

Your target shopping budget: _____

Stage 2: House hunting and making offers

Typical timing: the weeks you are actively looking

You found a place. Now the clock starts.

- Submit your **Offer to Purchase** with your agent. In Massachusetts this is usually a binding step, with a small deposit (often around \$1,000). Have us review it first.
- Schedule your **home inspection** right away. The inspection window is short, often about 10 days, and it is your main chance to walk away or renegotiate.
- Add a **mortgage contingency** so you are protected if your financing falls through.
- If the home was built **before 1978**, review the **lead paint disclosure**. Ask about testing if a young child will live there.
- Consider testing for **radon, pests, and (if there is a septic system) Title 5 status**.
- Use the inspection results to **renegotiate or confirm** before you commit further.

Offer accepted on: _____ **Inspection by:** _____

Stage 3: Under agreement, through closing

Typical timing: about 30 to 60 days from accepted offer to closing

You are "under agreement." This is the busiest stretch, with the most deadlines. Miss one and you can lose your deposit, so watch the dates.

- Sign the **Purchase & Sale Agreement (P&S)**, usually about 10 to 14 days after the accepted offer. You will typically bring the **deposit up to around 5%** of the price. We negotiate a **rider** that protects you on what the standard form leaves out.
- Submit your full **mortgage application** and track your **commitment deadline**. This is a hard date in the P&S.
- Cooperate with the lender's **appraisal**.

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- We run the **title examination** (Massachusetts title is searched back many decades) and clear any problems before closing.
- Buy an **owner's title insurance policy**. The lender's policy protects the bank, not you. We recommend your own.
- Get a **homeowner's insurance** binder in place. The lender requires it before closing.
- Review your **Closing Disclosure**. Federal law gives you at least **three business days** with it before closing. Check the numbers against your estimate.
- Arrange your **cash to close**. Most closings need a **bank check or a wire**, not a personal check. Confirm the exact figure and method with us.
- Do your **final walk-through**, usually the day of or day before closing, to confirm the home is as agreed.

P&S signed: _____ **Commitment due:** _____ **Closing:** _____

Stage 4: After closing

Typical timing: the days and weeks after closing day

The house is yours. A few steps protect it.

- We **record your deed and mortgage** at the county Registry of Deeds.
- File a **Declaration of Homestead**. It is inexpensive and protects a large share of your home equity from most creditors. Ask us to prepare it.
- Confirm when your **first mortgage payment** is due (often the month after the month you close).
- Change the locks** and update security codes.
- Transfer **utilities** into your name and set up trash, water, and internet.
- Update your address with the **post office, your bank, and the registry of motor vehicles**.
- Look into local **property tax exemptions** (residential, senior, veteran) with your city or town assessor.
- Keep your **closing package** somewhere safe for taxes and future reference.

Deed recorded on: _____ **First payment due:** _____

Buying in Western Massachusetts?

Call Dunn & Phillips, P.C. at **(413) 787-9955**. We have handled real estate for local families since 1988, and the first conversation is free.

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