

# Essential Documents To Safe-Guard After Closing For Homebuyers



## Closing Disclosure

A document outlining the final loan terms and closing costs

## HUD-1 Settlement Statement

A detailed account of the closing transaction, including costs and fees

## Deed

The legal document transferring ownership of the property

## Title Insurance Policy

This paperwork is proof of protection against potential title defects or disputes

## Homeowners Insurance Policy

Provides coverage for property damage and liability

## Survey Report

A map or drawing showing property boundaries and structures

## Home Inspection Report

Details findings from a professional inspection of the property

## Dispute Resolution Agreements

Any agreements related to dispute resolution or arbitration agreements

## Maintenance Records & Manuals

Keep track of repairs and file any manuals on how to maintain/operate HVAC, smart home systems, and appliances

## Property Tax Records

Proof of property tax payments

## Mortgage Documents

Loan agreement, promissory note, and related paperwork

## Home Warranty Documents

If applicable, details on any home system or appliance warranties

## Documentation for Closing Costs

Records of payments made for various closing costs

## Utility Bills

Records of utility payments for water, gas, electricity, etc.

## HOA Documents

If applicable, include CC&Rs, bylaws, and meeting minutes

## Correspondence

Emails, letters, or other important communications related to the transaction

## Right-Of-Way Agreements

Documents granting access or use of the property to others

## Photographs/Videos of the Property

Visual documentation of the property's condition at the time of purchase