

Temporary Occupancy Checklist

Use when possession doesn't line up with closing.

Buyer Moving In Before Closing

Seller owns • Buyer occupies

STEP 1 • OCCUPANCY TERMS

- ☐ **Move-in date defined** — in the standard GAR possession Agreement.
- ☐ **Rent agreed** — in the standard GAR possession Agreement.
- ☐ **Security deposit addressed** — in the standard GAR possession Agreement.
- ☐ **Utilities assigned** — in the standard GAR possession Agreement.
- ☐ **Written agreement in place** — this is the standard GAR possession Agreement.

STEP 2 • INSURANCE QUESTIONS

Buyer and Seller should get all answers IN WRITING from their insurance company.

Buyer should ask

- ☐ When does my homeowner policy begin?
- ☐ Any coverage before closing?
- ☐ Do I need renter's insurance?
- ☐ Is personal property covered?
- ☐ Is liability coverage in place?
- ☐ Impact on my future policy?

Seller should ask

- ☐ Coverage for Buyer damage?
- ☐ Does liability extend to the Buyer?
- ☐ Exposure to injury claims?
- ☐ Do I need additional coverage?

Key issue: The Buyer likely has NO coverage before closing without renter's insurance.

STEP 3 • IF THE BUYER DOES NOT VACATE OR CLOSE

- ☐ Tenant-at-sufferance status.
- ☐ Court order required for removal.

