

HOME BUYING *Checklist*

1 *Partner with an Agent*

- Get local insight
- Get to know neighborhood inventory
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

2 *Get pre-approved*

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain pre-approval letter

3 *Find your new home*

- Compare home and neighborhood averages
- Favorite homes
- Keep your criteria in mind while looking
- Schedule home tours & plan an itinerary
- Decide on your dream home

4 *Make offer & negotiate*

- Review contract terms and decide dates for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

5 *Under contract*

- Secure a home loan
- Acquire home insurance and send proof
- Schedule home inspection
- Order appraisal
- Conduct a title search
- Compare home warranty policies
- Order home inspection

6 *Before you close*

- Transfer funds for closing
- Reserve moving company, set a date
- Change address through USPS
- Set up utilities
- Schedule final property walk-through
- Designate space for final paperwork
- Order home inspection

7 *Closing day: What to bring*

- Connect with lender to wire down funds
- Bring a printed confirmation of wire transfer
- Government-issued photo ID(s)
- Social security numbers
- Home address from the last 10 years
- Proof of homeowner's insurance
- Checkbook & Copy of the contract

8 *Closing day*

- Sign closing disclosure & promissary note
- Title transfer
- Deed recording
- Save your paperwork
- Get your keys (after deed records) - Congrats!