

HOME-BUYERS GUIDE

Checklist

BEFORE you make an Offer

- 1.** Talk to mortgage brokers and/or lenders
- 2.** Be ready to make an offer
 - a.** Be prepared with Loan Preapproval
 - b.** Review your calendar and think deeply about your timeline
 - c.** Select 3 to 4 neighborhoods or areas where you want to live
- 3.** Interview and select a Realtor and review a Representation Agreement
- 4.** Track your budget and assess how much money you want to spend
- 5.** Discuss your plans with your family and get everyone on board
- 6.** Review your credit score and freeze your credit
- 7.** Keep spending to a minimum and do NOT open new lines of credit

You have an accepted offer...Now what?

- 1.** Select and schedule a home inspection
- 2.** Gather home insurance quotes
- 3.** Begin packing...hire a mover
- 4.** Call and arrange for utilities to be transferred into your name
- 5.** Gather funds for the down payment and closing costs
- 6.** Validate your idea by talking to potential customers about it.
- 7.** Attend the walk through (generally scheduled the day before the closing)
- 8.** Initiate the wire transfer of settlement funds
- 9.** Attend closing
- 10.** Consider having locks changed and new keys made

Additional notes:
