

Buyers CHECKLIST

prepare your finances

- Know Your Credit History
- Calculate Your Debt & What Monthly Mortgage Payment You Can Afford
- Gather Your Tax, Financial, & Employment Documents
- Find A Mortgage Lender
- Complete Your Loan Pre-Approval

find a home

- Research Your Favorite Local Areas & What You Need In A Home
- Search For Homes Online
- Visit Homes In Person
- Make An Offer
- Negotiate The Transaction Terms

final steps

- Deposit Earnest Money As Soon As Possible
- Perform Inspections As Soon As Possible & Determine Any Repairs Before Contract Deadline
- Let Lender Know You Are Under Contract & Give Them All Requested Documents As Soon As Possible
- Lender Will Order Appraisal As Soon As Inspections Are Done and Issues Resolved
- Review Title Commitment
- Perform Appraisal
- Choose Home Owners Insurance
- Turn On Utilities
- Schedule Closing
- Final Walkthrough
- Pay For Closing & Close The Transaction