

HOMEBUYER'S *Checklist*

1 PRE-APPROVAL

- ☐ Shop lenders
- ☐ Gather financial docs:
 - ☐ 2 recent paystubs
 - ☐ 2 years' tax returns
 - ☐ 2 months' bank statements
 - ☐ 2 months' statements for other financial accts
- ☐ Apply for pre-approval

2 FIND YOUR HOME

- ☐ Choose your real estate agent
- ☐ Sign an exclusivity agreement with your agent
- ☐ List your needs and wants
- ☐ Compare neighborhoods
- ☐ Search online and lean on your agent for more options

3 MAKE AN OFFER

- ☐ Review your agent's valuation of the home
- ☐ Discuss terms with your agent
- ☐ Sign the offer and have your agent deliver it
- ☐ Transfer the earnest money deposit

4 EVERYTHING ESCROW

- ☐ Schedule the closing date
- ☐ Order the home inspection
- ☐ Work with your lender on your mortgage loan funding
- ☐ Sign all disclosures as they come
- ☐ Order an appraisal
- ☐ The title company will conduct a title search
- ☐ Review the results of the home inspection and appraisal with your agent to see if the offer should be renegotiated
- ☐ Reserve the movers
- ☐ Purchase homeowner's insurance
- ☐ Change your address with the US Post Office
- ☐ Transfer utilities:
 - ☐ water/sewer
 - ☐ trash
 - ☐ electric
 - ☐ internet
- ☐ Sign your loan docs
- ☐ Schedule a final walk-thru
- ☐ Wire the down payment and closing costs

5 CLOSING DAY!

- ☐ Sign any remaining docs
- ☐ Get your keys
- ☐ CELEBRATE!



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