

Home Buying

CHECKLIST



✓	TASK	PARTY
	Review your credit and dispute any errors that might appear	BUYER
	Save for your down payment and closing costs	BUYER
	Interview REALTOR® and choose the one that best fits your needs	BUYER
	Speak to a lender and get pre-qualified for a loan. Request a pre-qualification letter	BUYER & LENDER
	Review the "Loan Estimate" with the lender and make sure you are comfortable with the numbers	BUYER & LENDER
	Schedule a buyer consultation with your agent and sign buyer representation agreements	BUYER
	Tour homes and find that dream home	BUYER
	Submit an offer	BUYER & AGENT
	Negotiate offer terms	BUYER & AGENT
	Agree upon contract terms and sign final sales contract	BUYER & AGENT
	Send copy of contract to the title company and lender	AGENT
UNDER CONTRACT - OPTION PERIOD (INSPECTION PERIOD)		
	Deliver earnest funds to the title company (get a receipt)	BUYER
	Deliver option fee to seller (get a receipt)	BUYER
	Schedule your home inspection (let your agent know when it's scheduled)	BUYER
	Negotiate repairs/credits and sign amendment	BUYER & AGENT
	Formally apply for your home loan	BUYER
	Lock in your interest rate	BUYER
	Complete Due Diligence	
	Price Insurance	BUYER
	Check schools	BUYER
	Crime Reports	BUYER
	Research neighborhood	BUYER
	Research amenities	BUYER
	Research HOA	BUYER
BEYOND THE OPTION PERIOD (INSPECTION PERIOD)		
	Order Appraisal with lender, pay for the appraisal fee	BUYER
	Order your survey with the title company (if applicable)	BUYER & LENDER
	Review the title commitment	BUYER & AGENT
	Provide bank with all requested documents (on going)	BUYER
	Select your home warranty (if applicable)	BUYER
	Get "Clear to Close"	LENDER
	Review Closing Disclosures with your lender	BUYER & LENDER
	Schedule Utilities	BUYER
	Complete final walk through	BUYER & AGENT
	Schedule closing time with the title company	BUYER & AGENT
	Pick up keys and celebrate!	BUYER