

HOME-BUYING CHECKLIST



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You're ready to find your dream home. Choosing to work with me as your dedicated buyer's agent is an excellent start! I'll be by your side to help guide you through the following steps in your home-buying journey.

1. PARTNER WITH A COLDWELL BANKER REALTY AFFILIATED AGENT

- Receive guidance throughout the buying process
- Get a competitive edge from local market knowledge
- Learn about available properties
- Gain access to off-market homes
- Benefit from time-saving convenience
- Get support through closing – and beyond

2. CREATE YOUR WISH LIST

- Visit coldwellbankerhomes.com and my website to check available properties
- Differentiate between wants and must-haves
- Determine preferred home style
- Consider amenities, schools, transportation, recreation
- Schedule home tours through me
- Choose the home you want to purchase

3. ORGANIZE FINANCING

- Create a timeline and budget
- Get mortgage pre-approval
- Check your credit report
- Determine type of mortgage
- Shop for best rates and programs
- Understand what you can afford

4. OFFER & DUE DILIGENCE

- Review contract terms and conditions
- Negotiate the purchase price
- Select title provider
- Have earnest money ready
- Decide on a closing date
- Sign the offer
- Deliver the escrow check

5. UNDER CONTRACT

- Finalize the home loan
- Select insurance and warranty providers
- Send proof of home insurance to lender
- Review any discovered zoning changes, liens, easements or other restrictions with me
- Schedule home inspection and resolve any issues
- Determine required repairs and/or upgrades
- Use the inspection report to renegotiate, if necessary
- Receive information from me about local, reliable contractors and service providers
- Receive property disclosure from seller
- Lender to order appraisal report
- Title search can ensure there are no claims against the property's title
- Pinpoint move-in date
- Certify funds for closing

6. PREPARE FOR CLOSING

- Schedule and book a moving company
- Notify post office, bank, etc. of new address
- Transfer and/or activate utilities
- Schedule and attend final walk-through
- Have all funds ready for closing
- Confirm wire instructions with title company

7. CLOSING DAY

- Bring identification to closing
- Show proof of paid home insurance policy
- Review list of adjustments
- Sign the mortgage and all required paperwork
- Receive signed deed from seller
- Confirm all funds were transferred for closing costs and down payment
- Enjoy your new home!**