



# CHECKLIST FOR BUYERS



Address: \_\_\_\_\_

Contract Date: \_\_\_\_\_

## PRE-SEARCH

- Choose a mortgage lender
- Complete loan application(s)
- Pick a loan package
- Get prequal/preapproval letter
- Determine your budget
- List property search criteria
- Identify wants vs needs of criteria
- Determine timeframe
- Contact your real estate agent

## UNDER CONTRACT

- Pay earnest money
- Schedule inspections
- Pay for appraisal through lender
- Get required documents to lender
- Review title commitment
- Determine vesting of title
- Review inspection & appraisal results
- Negotiate repairs
- Pick homeowners insurance plan
- Begin packing
- Make moving plans

## ACTIVELY SEARCHING

- Monitor active listings
- Schedule showings with your agent
- Tour homes
- Refine your search criteria
- Find desired home
- Discuss offer details with agent
- Submit offer(s) on desired home
- Negotiate offer terms until accepted

## BEFORE CLOSING

- Set up utilities
- Final walk through with agent
- Close at title company
- Get keys
- Move in

## IMPORTANT DATES

- Inspections: \_\_\_\_\_
- Repair objection: \_\_\_\_\_
- Repair resolution: \_\_\_\_\_
- Appraisal due: \_\_\_\_\_
- Final walk through: \_\_\_\_\_
- Closing: \_\_\_\_\_