

Buyer's Checklist

Financing – (buyer(s)/loan officer)

Shop around your local bank comparing rates and closing costs

Preliminary Home Search Meeting – (agent/buyer(s))

Quick meeting outlining what you want in a home and your price range
REALTOR® will give you access to their home search tools

Look at Properties – (buyer(s)/agent)

Keep in mind the aspects of a home that are important for your needs.
Keep an open mind to agent suggestions as they are open to yours

Offer – (buyer(s)/agent)

Agent will convey your interest to seller in the form of price and terms
Sellers may require an earnest deposit and/or pre-approval letter

Negotiation – (buyer(s)/agent)

Agent(s) will find a “common ground” that suits buyer(s) and seller(s)
When all parties are in agreement, we have a legal binding agreement

Inspections – (buyer(s)/agent/qualified inspector)

Whole home or components can be inspected.
Inspections to be completed within 10-14 days of accepted contract.

Contract to bank – (agent/loan officer)

Agent will send the contract to the loan to assist in financing the Home

Appraisal – (loan officer/appraiser/agent)

An appraisal will be ordered by the lending institution in order to verify value

Get Home Owner's Insurance Quote – (buyer/insurance agent)

Shop around your local insurance companies
If agent has any questions regarding the property, have them call your agent.

Title Work – (attorney/title company)

An attorney will verify that you will be granted a free and clear deed
Your deed will be prepared

Obtain Home Owner's Insurance – (buyer(s)/insurance agent)

Usually a full year premium will be required to be paid
Closing company/agent will need a copy of paid in full insurance

Closing Company will setup a closing date

Change Utilities – buyer(s)/utility company/agent

All utilities must be transferred into the new owner's name before they take possession
Approx 7 days before possession, arrangement must begin.

Closing – buyer(s)/agent/title company or bank

Buyer(s) and Seller(s) sign all required documents and money is exchanged.

Move-In

Possession may be immediate or days after closing
Agent will arrange keys/openers for you