

BUYING YOUR HOME *Checklist*

1. PARTNER WITH AN AGENT

- Get local insight
- Get to know neighborhood inventory
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

2. GET PRE-APPROVED

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

3. FIND YOUR NEW HOME

- Compare home and neighborhood averages, narrow down neighborhoods you want
- Favorite homes
- Eliminate homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

4. MAKE OFFER & NEGOTIATE

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company if contract permits
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

4. UNDER CONTRACT

- Secure a home loan
- Acquire home insurance and send proof to your lender
- Schedule home inspection/negotiate repairs
- Review property disclosure from the seller
- Verify an appraisal is ordered by lender
- Keep following up on any contingencies in the contract.
- Verify a title search is ordered by title company
Choose your title company if contract permits
- Schedule your closing
- Verify allowable move-in dates to start planning move
- Verify funds for closing
- Stay in close contact with your agent, lender, and title company

5. BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

6. CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds.
You'll need to cover the cost of closing and the down payment
- Bring a printed confirmation of your wire transfer
- Government issued Photo ID
- Social Security Numbers
- Home address from the last 10 Years
- Proof of homeowner's insurances
- Your copy of the contracts
- Your checkbook

7. CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys-congrats, it's all yours!

Lets find your dream home



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