

Buyer Check List

Before Searching for a Property:

_____ Get Lender Pre-approval or Proof of Funds for Cash Purchases
A Pre-approval from your lender will show how much you will be able to spend on a home. Many buyers overestimate or underestimate their maximum spending limits, which often leads to disappointment. A lender Pre-approval, as well as, proof of funds for cash purchases, will also reassure the seller that the money will be available for the purchase.

Once the contract is ratified (we have a legal agreement) and all accompanying documents are signed, it's time to start pursuing other necessary ingredients to help ensure a smooth closing:

- _____ Apply for a **Loan (choose a lender)**
- _____ Choose a **Closing Attorney**
- _____ Decide whether or not to purchase a **Home Inspection**
- _____ Start your search for **Homeowners Insurance**
- _____ Decide whether or not to purchase a **Home Warranty**
- _____ Decide whether or not to purchase a **Property Survey**
- _____ Other inspections you may want to have

IMPORTANT NOTICE: Some home buyers have made the mistake of scheduling their moving for the day of closing. It is **HIGHLY RECCOMENDED** that buyers wait until **AFTER CLOSING** to make any moving arrangements. Closing dates can change. Various delays can arise which may cause the closing to be postponed for a later date.