

## HOME-BUYING

*Checklist*

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Buying a home is one of life's biggest investments and most exciting adventures. A **Coldwell Banker Realty** affiliated agent is equipped to be your trusted advisor in the process, guiding you every step of the way to make your experience smooth and successful.

**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. 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

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### 3. CREATE YOUR WISH LIST

- Visit [www.sellpa.homes](http://www.sellpa.homes) and your MLS web portal or app to check available properties
- Differentiate between wants and must-haves
- Determine preferred home style
- Consider amenities, schools, transportation, recreation
- Schedule home tours through your agent
- Choose the home you want to purchase

### 5. UNDER CONTRACT

- Finalize the home loan
- Select insurance and warranty providers
- Send proof of home insurance to lender
- Discuss any discovered zoning changes, liens, easements or other restrictions with your agent
- Schedule home inspection and resolve any issues
- Determine required repairs and/or upgrades
- Use the inspection report to renegotiate, if necessary
- Receive information from agent 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

### 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

### 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!**



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