

HOME-BUYING

Checklist

JEREMY WILHIDE REALTOR® | PSA | RS370606 | OFFICE: 610-363-6006 | 390 WATERLOO BLVD, SUITE 101, EXTON, PA 19341

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 JEREMY WILHIDE, REALTOR® | PSA

- 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
- Understand what you can afford
- Check your credit report
- Determine type of mortgage
- Shop for best rates and programs
- Get mortgage pre-approval

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3. CREATE YOUR WISH LIST

- Visit your MLS web portal or app to check available properties
- Differentiate between wants and must-haves
- Determine preferred home style
- Consider amenities, schools, municipalities, transportation, recreation
- Schedule home tours with Jeremy
- Review seller's disclosure and any other documents
- Choose the home you want to make an offer on



5. UNDER CONTRACT

- Finalize the home loan
- Initiate a title search to ensure there are not claims against the property
- Select insurance and warranty providers
- Send proof of home insurance to lender
- Discuss any discovered zoning changes, liens, easements or other restrictions with Jeremy
- Schedule a home inspection and resolve any issues
- Determine required repairs and/or upgrades
- Negotiate as needed with a reply to inspection
- Get quotes and discover local contractors and service providers as needed
- Lender to order appraisal report
- Pinpoint move-in date
- Certify funds for closing



4. OFFER & DUE DILIGENCE

- Review agreement of sale terms and conditions
- Consider estimated cost sheet and Comparative Market Analysis (CMA)
- Negotiate the purchase price and contingencies
- Select title provider
- Have earnest money ready
- Decide on the ideal settlement 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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