

VIP RESOURCE • CERTAINLY SOLD

Home Buying Checklist

Every step from pre-approval to keys, so nothing slips through the cracks. Work through it in order — we guide you at each stage.

GET READY TO BUY

- ☐ Review your budget, savings, and monthly comfort level
- ☐ Check your credit and address any issues early
- ☐ Gather income, asset, and employment documents
- ☐ Get pre-approved with our lending partner
- ☐ Define your must-haves, nice-to-haves, and dealbreakers

THE SEARCH

- ☐ Set up instant new-listing alerts with us
- ☐ Tour homes and take notes and photos
- ☐ Compare neighborhoods, schools, and commute times
- ☐ Revisit your top choices at different times of day
- ☐ Keep your pre-approval and proof of funds current

MAKING AN OFFER

- ☐ Review comparable sales with your agent
- ☐ Decide on price, terms, and contingencies together
- ☐ Prepare earnest money deposit
- ☐ Submit a competitive, well-structured offer
- ☐ Negotiate and finalize the contract

UNDER CONTRACT

- ☐ Schedule your home inspection
- ☐ Review inspection results and negotiate repairs if needed
- ☐ Complete the loan application and provide documents promptly
- ☐ Order or coordinate the appraisal through your lender
- ☐ Secure homeowner's insurance

CLOSING & MOVE-IN

- ☐ Complete your final walkthrough
- ☐ Review the closing disclosure and figures
- ☐ Bring certified funds and photo ID to closing
- ☐ Set up utilities before move-in (see Utility Setup Checklist)
- ☐ Get your keys and celebrate — welcome home