



BUYER CHECKLIST OF EVENTS

- Secure a pre-approval with mortgage professional (we have preferred lenders) or secure proof of funds for cash purchasing with your banking institution
- Have a real estate attorney lined up – let them know you are shopping and will be in touch soon to work together (we have a preferred list of attorneys)
- Contract – write competitive offer based on comps & market trends. Use strategies that win in multiple bid scenarios (we provide a list of those strategies). Submit with pre-approval or POF to listing agent
- Signed contract delivered and then either: accepted, counteroffered, countersigned or rejected
- When offer accepted, attorney review period begins when executed contract is sent to all legal parties – attorney will guide you thru nuances of title, deed, survey, additional contractual provisions & any home inspection negotiations
- Mortgage application – let your rep know your offer has been accepted to start their process
- Initial good faith deposit due
- Attorney review closes & now Under Contract
- Inspections scheduled and to be completed typically within 2 weeks of AR conclusion
- Remaining down payment deposit submitted
- Buyer inspections – tank, pest, radon, sewer & home; any additional inspections for chimney, pools, septic
- Remainder of initial deposit due
- Buyer inspection results & attorney negotiations on any inspection repair requests or credits
- Mortgage commitment & appraisal lined up and due dates to be followed closely
- Line up home owner's insurance
- Seller provides certificate: smoke detectors & carbon monoxide
- Seller provides certificate of occupancy
- Transfer of Utilities arranged for close date: water, gas, electric, garbage/trash, cable
- Walk thru of property day before close
- Closing day – sign docs live or pre-signed (attorney will give you final checklist of to-do's), transfer of keys, move in!