



Steph Kroeze Real Estate Buyer's Checklist

STEP 1. EARNEST MONEY

You will need to drop off a check made out to the title company for the amount specified on your contract. Steph Kroeze works with Land Title Guarantee for most closings, but another company in town may be selected by the seller.

**Land Title Guarantee Company, 503 N Main St #2, Pueblo, CO 81003,
[\(719\) 545-1700](tel:7195451700)**

STEP 2. PROPERTY INSPECTION

Scheduling a property inspection as soon as possible after going under contract ensures that you are able to select a day and time that work for you, while also meeting the property inspection deadline on your contract. While a property inspection is not required, it is something we strongly encourage and allows you to get the most accurate information about the home that you are buying. Make sure to discuss the appointment with your agent, we will have to be present with you at the inspection. We recommend planning on the inspection lasting somewhere between 2-3 hours. This is a great time to bring a list of questions on furnace, electrical, air-conditioning, and major appliances, it is also a convenient time to bring a measuring tape for furniture planning. We have had great experiences with the following Pueblo home inspectors:

HDMK Property Inspections: 719-694-1518
AMR Property Inspections [\(719\) 242-4306](tel:7192424306)
Villa Home Inspections [\(719\) 647-7760](tel:7196477760)

STEP 3. INSPECTION OBJECTION

Once the inspection is completed, we will go over the inspection report and discuss any repairs or items that may need to be corrected and request those in a formal contract. This is called the inspection objection. The seller will then return to us a inspection resolution that details all or which items they are willing to fix and/or grant you credit for. If you decide not to move forward in purchasing the property upon the completion of the home inspection, we will draft a termination, and request your earnest money be released to you.

STEP 4. APPRAISAL

After the inspection is resolved, your lender will order an appraisal, and have an appraiser tour and appraise the property. Only your lender can schedule the appraisal for lending purposes, and this appraisal guarantees that the loan does not exceed the value of the home you are purchasing. The turnaround time for the appraisal is typically a week to 10 days. You will be notified if there is a discrepancy between the purchase price and appraised value. If necessary, we will renegotiate the terms of the contract to better align with the appraisal.

STEP 5. CLOSING DAY

Prior to closing, we will schedule a walk-through of your new home to make sure everything is in order and the home and fixtures are left as we requested in the contract. In the days leading up to closing, you will receive a settlement sheet that gives you an exact figure in terms of "cash-to-close" that you will need to bring to closing. If you are using a cashier's check, this too will be made out to the title company. It is important to also verify with your lender what other documents or forms of identification may be necessary at closing. Every lender is unique in what they require. At closing you will receive keys, garage door openers, and any other access items for the property.