

HOME-BUYING Checklist

Buying a home is one of life's biggest investments and most exciting adventures. A **Coldwell Banker**® 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 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. CREATE YOUR WISH LIST

- ☐ Visit coldwellbanker.com and your agent's site to check available properties
- ☐ Differentiate between wants and must-haves
- ☐ Determine preferred home style
- ☐ Use the Coldwell Banker Move Meter® to help you choose your ideal new neighborhood
- ☐ Consider amenities, schools, transportation, recreation
- ☐ Schedule home tours through your agent
- ☐ Choose the home you want to purchase

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3. 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

4. OFFER & DUE DILIGENCE

- ☐ Review contract terms and conditions
- ☐ Negotiate the purchase price
- ☐ Select title and insurance providers
- ☐ Have earnest money ready
- ☐ Decide on a closing date
- ☐ Sign the offer
- ☐ Deliver the escrow check

5. UNDER CONTRACT

- ☐ Finalize the home loan
- ☐ Send proof of home insurance to lender
- ☐ Discuss any discovered zoning changes, liens, easements or other restrictions with your agent
- ☐ Agent can facilitate the home inspection and resolution process
- ☐ Determine required repairs and/or upgrades
- ☐ Use the inspection report to renegotiate, if necessary
- ☐ Receive information from agent about 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

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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