



# 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](https://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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## COLDWELL BANKER