



HOME BUYER'S CHECKLIST

STEP 1

Determine What You Can Afford

- Assess your savings to determine what you can spend on a down payment and other upfront costs.
- Shop around for a reputable lender and a loan product that works for you.
- Provide your lender with all the required financial information and receive a pre-approval letter determining your buying power.

STEP 2

Shop For A Home

- Do your own research to decide what you want in a home. The Internet is a phenomenal resource when it comes to home shopping with websites and apps such as Realtor.com, Trulia, and Zillow.
- Find the right real estate agent who has access to information not easily accessible to the public, and whose knowledge of the home buying process and negotiating skills can be extremely valuable.

STEP 3

Choose A Home

- Find the home of your dreams and make an offer.
- Work with your Prime Title closing attorney or real estate agent to negotiate a purchase agreement that is in your best interest.
- Sign the purchase agreement. A purchase agreement are the terms between you, the buyer, and the seller.

STEP 4

Take Care of Business

- Get a home inspection.
- Obtain an appraisal, which is typically required by the lender to approve the loan. Often times, your lender will pay for your appraisal.
- Get final approval from the lender on your loan.
- Schedule your closing with Prime Title. **THIS IS YOUR CHOICE!**

STEP 5

Prepare For Closing

- Line up your home owner's insurance and utilities prior to the closing date.
- Request an owner's title insurance policy from your Prime Title closing attorney.
- Review the lender's Closing Disclosure, which should be provided to you 3+ days before closing.
- Schedule a final walk through.

STEP 6

Close And Move In

- Attend closing to sign final documents - bring current photo identification and certified funds.
- Review the closing documents with your Prime Title closing attorney who will answer any questions.
- Sign the closing documents.
- You're a home owner!!!