BUYING YOUR HOME Checklist

1. PARTNER WITH AN AGENT	5. UNDER CONTRACT
TAKINEN WIIITAN AGENT	3. ONDER CONTRACT
Get local insight	Secure a home loan
Get to know neighborhood inventory	Acquire home insurance and send proof to your len
See what's about to the hit the market	Request list of what conveys with the property
Gain access to off-market properties	Schedule home inspection and negotiate repairs
Review market averages	Acquire a property disclosure from the seller
Complete needs assessment	Order an appraisal
	 Clear contingencies. Input any contingencies that may be specific to your area
GET PRE-APPROVED	Choose your title company
	Have title researched
Understand what you can afford	Schedule your closing
Determine your monthly mortgage payment	Solidify both contract effective and allowable move
Understand your debt ratio	Certify funds for closing
Have a lender review your finances	Stay in close contact with your agent, lender, and ti
Obtain a pre-approval letter	
FIND YOUR NEW HOME	6. BEFORE YOU CLOSE
	Transfer funds for closing
Compare home and neighborhood averages,	Set a moving date and schedule movers
narrow down neighborhoods you want	Complete change of addresses
Mark your favorite homes	
Eliminate homes that don't meet your needs	Set up your utilities to be activated or transferred
Schedule home tours and plan an itinerary	Confirm that all contingencies are resolved
with your agent	Schedule the final property walk-through
Select the home you want to make an offer on	Designate a safe, dedicated space to save your fina
	Stay in close contact with your agent, lender, and ti
MAKE OFFER & NEGOTIATE	7. CLOSING DAY: WHAT TO BRING
Review contract terms and time limit for offer	
Negotiate purchase price	Connect with your lender to wire down payment fur
Choose a title company	You'll need to cover the cost of closing and the dov
Shop home insurance options	☐ Bring a printed confirmation of your of your wire tra
Prepare for down payment, earnest money	☐ Government-issued photo ID(s)
Choose a target closing date	☐ Social security numbers
Sign the offer	$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ $
Deliver escrow check	Proof of homeowner's insurance
Stay in close contact with your agent	$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ $
Say in close contact with your agent	☐ Your checkbook
	8. CLOSING DAY
et's find your dream home!	
	Sign closing disclosure, promissory note, and all
	other documentation
Donnetta Bowie	☐ Title transfer
281.944.8304	Deed delivery
ww.donnettabowie.jpar.com	Save your paperwork in your pre-designated spot

Get your keys. Congrats, it's all yours!

BUYING YOUR HOME Churlis

5. UNDER CONTRACT

☐ Save your paperwork in your pre-designated spot

☐ Get your keys. Congrats, it's all yours!



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Deliver escrow check

☐ Stay in close contact with your agent

drum home! 1. PARTNER WITH AN AGENT Get local insight	Secure a home loan Acquire home insurance and send proof to your lender Request list of what conveys with the property Schedule home inspection and negotiate repairs Acquire a property disclosure from the seller Order an appraisal Clear contingencies. Input any contingencies that may be specific to your area Choose your title company
 ☐ Get to know neighborhood inventory ☐ See what's about to the hit the market ☐ Gain access to off-market properties ☐ Review market averages ☐ Complete needs assessment 	 Have title researched Schedule your closing Solidify both contract effective and allowable move-in dates Certify funds for closing Stay in close contact with your agent, lender, and title company 6. BEFORE YOU CLOSE
2. GET PRE-APPROVED	
 Understand what you can afford Determine your monthly mortgage payment Understand your debt ratio Have a lender review your finances Obtain a pre-approval letter 	 Transfer funds for closing Set a moving date and schedule movers Complete change of addresses Set up your utilities to be activated or transferred Confirm that all contingencies are resolved Schedule the final property walk-through Designate a safe, dedicated space to save your final paperwork
3. FIND YOUR NEW HOME	Stay in close contact with your agent, lender, and title company
Compare home and neighborhood averages, narrow down neighborhoods you want	7. CLOSING DAY: WHAT TO BRING
Mark your favorite homes	Connect with your lender to wire down payment funds.
☐ Eliminate homes that don't meet your needs	You'll need to cover the cost of closing and the down payment.
Schedule home tours and plan an itinerary with your agentSelect the home you want to make an offer on	 □ Bring a printed confirmation of your of your wire transfer □ Government-issued photo ID(s) □ Social security numbers □ Home addresses from the last 10 years
4. MAKE OFFER & NEGOTIATE	Proof of homeowner's insuranceYour copy of the contract
Review contract terms and time limit for offer Negotiate purchase price	Your checkbook 8. CLOSING DAY
 Choose a title company Shop home insurance options Prepare for down payment, earnest money Choose a target closing date 	Sign closing disclosure, promissory note, and all other documentation Title transfer
Sign the offer	