

# Pilkerton Realtors

## Checklist for Home Buyers

Buying a home is a complicated and often confusing process. This “Contract to Close” checklist helps you keep track of all the details.

1.	<input type="checkbox"/> Contract signed and dated
2.	<input type="checkbox"/> Earnest money given
3.	<input type="checkbox"/> Make loan application and provide lender with all requested documents ASAP
4.	<input type="checkbox"/> Instruct lender to order appraisal
5.	<input type="checkbox"/> Keep lender <b>Good Faith Estimate</b> to compare to final closing documents
6.	<input type="checkbox"/> <b>DO NOT MAKE MAJOR PURCHASES</b> that could change loan ratios and jeopardize loan
7.	<input type="checkbox"/> Get a home inspection and negotiate repairs
8.	<input type="checkbox"/> Termite Inspection
9.	<input type="checkbox"/> Septic Inspection if applicable
10.	<input type="checkbox"/> Other inspections – radon, mold, structural
11.	<input type="checkbox"/> Give all contract documents to closing agent/attorney and set up closing date/time
12.	<input type="checkbox"/> Ask closing agent how you should bring funds to close – wire/ cashier’s check
13.	<input type="checkbox"/> Inform closing attorney if Power of Attorney, death certificates, other docs are required
14.	<input type="checkbox"/> Get an estimate from moving company and get on the books
15.	<input type="checkbox"/> Get utility information from seller and call utilities to arrange for transfer
16.	<input type="checkbox"/> Ask for repair receipts
17.	<input type="checkbox"/> Change address for mail, newspaper and magazine subscriptions
18.	<input type="checkbox"/> Obtain property insurance
19.	<input type="checkbox"/> Make arrangements for key transfer and garage door openers at closing
20.	<input type="checkbox"/> Confirm with closing agent and lender that everything is set for close and loan approved
21.	<input type="checkbox"/> Review Preliminary HUD (settlement statement) 24-hrs prior to close if possible
22.	<input type="checkbox"/> Close. Closing company records the deed and the home is YOURS!