



Thinking of Buying A Home? Here's Your Homework When You Work With Us

Your Name(s): _____

Date: _____

Address: _____

Email: _____

Phone: _____

Things We need you to do now

- o Find a mortgage broker/lender. We recommend comparing at least two lenders/ mortgage brokers to see who will give you the best terms, rates AND closing costs. Our clients favorite lenders can be found on our website.
- o Sign the Consumer Notice Disclosure
- o Review the estimated closing costs (see our website)

o Interview and Hire an Attorney. Our clients favorites can be found on our website. Generally real estate attorneys cost between \$500 - \$750. The attorney we have picked to hire is:

Name: _____

Email: _____

Phone: _____

o Interview and Hire a Home Inspector. Our clients favorites can be found using the above link. The home inspector generally costs \$250 - \$700 depending on the home SQFT and the inspector. My home inspector will be:

Name: _____

Email: _____

Phone: _____

o Change privacy settings on Facebook and LinkedIn to the highest security settings possible, while still allowing people to Friend you. Do not post anything about your home search as it can be used against us during negotiations

o Send a copy of your pre-approval letter to us as well as the contact info for your mortgage consultant/broker

o Keep us updated on your mortgage process

o Do not buy anything expensive or open new credit cards. Pay all bills on time. Be very careful with your finances from now until we close.

- o Decide whether you want a home warranty and if this is something you want to purchase or would like us to try and negotiate during the negotiation process
- o Download our mobile app for your smartphone (See our website). Then when you're out and you see a For Sale sign you can pull up the app and it will show you interior photos of the property as well as how much it is.
- o Remember the "Alexa Rule" while touring occupied homes. Alexia is always listening!
- o Review the contract and any riders which will be used at the beginning of your home search so you are comfortable with the contracts when the time comes to put in an offer. Ask us to send these to you when you're ready to review them

Once a contract has been accepted

- o Send us the Earnest money check ASAP. Usually these are due to the other agent within 24 - 48 hours
- o Arrange for the home inspection. Ideally it should be conducted the day after the contract is signed. Notify us of the date/time so we can make it sure it works with our schedule as well as clear it with the sellers and the listing agent.
- o Continue the mortgage approval process. When the lender asks for something, get it to him ASAP otherwise closing could be delayed.
- o Gather home insurance quotes

Once attorney review has been cleared

- o Hire a mover and begin packing
- o Call and arrange for utilities to be transferred into your name the day of closing. Phone numbers for the utility companies can be found on our website
- o Arrange for home owner's insurance to start the day **before** closing
- o Continue the mortgage approval process. When the lender asks for documents get them to them ASAP
- o Gather funds for the down payment and closing costs
- o Attend the final walk through. This is usually scheduled for the day before closing
- o Attend closing
- o Consider having all locks changed in the home and new keys made. Change any security systems over to your name and set new passwords

Additional Notes