



## BUYERS CHECKLIST

- Contact lender and get a pre-approval letter.
- Sign, initial, and date the “Earnest Money Contract” for Realtor to submit.
- Have Realtor help you schedule any inspections that are needed.
- Turn in all supporting documentation to lender to verify income and assets.
- Call insurance company to get homeowner’s policy on new home. Give to lender well in advance so they can prepare closing documents and forward invoice to title agent to pay.
- Provide Realtor with the contact name and phone number of your new mortgage company
- Give Realtor your home warranty choice.
- If property is to be your homestead, your spouse must attend the closing even if title will be in only one spouse’s name.
- Review title commitment and call title agent if you have any questions. Confirm that your Realtor scheduled a closing time.
- Check with lender for any additional instructions before closing.
- Bring all items to closing including current driver's license and either a cashier’s check made payable to the title agent for closing costs due or wire funds to title agent for closing.
- Come to closing and sign all documents. After lender has approved and funding has occurred, the closing is complete.
- Congratulations on your new home purchase.