

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

Find a mortgage broker/lender. We recommend comparing at least two lenders/ mortgage brokers to see who will give you the best terms and rates. Our favorite lenders can be found on our website at:

<https://www.homesinlanecounty.com/resources/>

Sign *Buyer representation agreement and Affiliated Business Arrangement Disclosure*. Return to us. I will send this to you via separate email once we have decided to work together

Discuss Disclosure and Consent to DualAgency–don't sign this one

Review the estimated closing costs



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Interview and Hire a Home Inspector. Our favorites can be found using the above link. The home inspector generally costs \$350 - \$700 depending on whether you're buying a condo or single family home. For all single family homes and condos below the third floor we recommend having a radon test conducted. My home inspector will be:

Name: _____ Email: _____
Phone: _____

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

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

Keep us updated on your mortgage process

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.

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



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Once a contract has been accepted

Arrange for the home inspection asap. 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. Clear your schedule to attend the home inspection if possible and bring your checkbook to pay the home inspector or ask if they take credit card. Home inspections generally take about 2 hours

Obtain initial earnest money check asap and let us know when it's ready for pick up. Usually these are due to the other agent within 24 – 48 hours

Continue the mortgage approval process. When the lender asks for something, get it to him asap otherwise closing could be delayed.

Gather home insurance quotes

Hire a mover and begin packing

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 my website -

<https://www.homesinlanecounty.com/resources/>

Arrange for homeowner's insurance to start the day **before** closing



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Continue the mortgage approval process. When the lender asks for documents get them to them asap

Gather funds for the downpayment and closing costs

Attend the walk through. This is usually scheduled for the day before closing

Attend closing

Consider having all locks changed in the home and new keys made. Change any security systems over to your name and set new passwords



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