

Planning to Buy a Home Start Here

Your Name(s): _____

Address: _____

Email address(es): _____

Phone (h): _____ Phone (c): _____

Date: _____

Let's get started

- Get pre-approved for a loan. Find a lender or mortgage broker. We recommend comparing two or three lenders to find the best rates and terms. Our preferred lenders can be found on our website under the resources tab.
- Sign Buyer Representation Agreement, Affiliated Business Arrangement Disclosure, Understanding Your Rights & Responsibilities, and Useful Information About Real Estate Transactions. Return them to us and we'll send you a copy via email once we've decided to work together.
- Choose a settlement agency/title company to conduct the title search and settlement. You can find our top picks on our website under the resources tab

Settlement company: _____

Contact name: _____

Email: _____

Phone: _____

- Review the estimated closing cost.
- Review and hire a home inspector. We recommend a home and radon inspection for all home purchases including new construction. Our preferred home inspectors can be found under the resources tab on our website. The home inspection will typically range from \$400-750 depending on the size of the property. My home inspector will be:

Home Inspection Company: _____

Email: _____

Phone: _____

- Change your privacy settings on your social media accounts to the highest security settings possible that will allow you to continue use it in the way you like. Do not post anything about your home search, this could be used against us during the negotiation process.
- Send an email introduction between us and your lender asking them to share your pre-approval letter.
- Keep us updated on your mortgage process.
- Refrain from making any large purchases or opening any new credit cards. Continue to pay all bills on time. Be mindful of your credit and careful with your finances from now until we close.
- Download our mobile app, powered by Keller Williams. Visit <http://app.kw.com/KW2EC1SK3> and download it for free. Then when you're out and see a FOR SALE sign you can pull up our app and it will

show you the interior photos of the property as well as how much it's listed for.

- Review the residential sales contract and any addendums which will be used at the beginning of your home search, that way you'll feel comfortable with the contracts when it's time to put in an offer. Email us at info@askawalker.com and we'll send them to you for your review.

Offer accepted

- Deliver earnest money deposit as soon as possible. Normally this would be delivered to the settlement agency within 1-2 days of ratification.
- Schedule the home inspection as soon as you can. All buyers should clear their schedule to attend. Notify us of the date and time so we can ensure the time works for us as well as the sellers. The home inspection can take anywhere from 2.5 to 4 hours.
- Continue the mortgage approval process. We'll send your lender a copy of the ratified contract. When your lender asks for documents get them to them ASAP, the same day is preferred, the same hour when possible.
- Complete buyers' transaction forms for title company
- Gather home insurance quotes. Once again recommend getting at least 2-3 companies.
- Hire movers and begin packing
- Arrange utilities to be transferred into your name starting the day of closing
- Arrange for homeowner's insurance to start the day before closing
- Gather funds for the down payment and closing cost
- Attend the final walk through, usually 24-48 hours before closing
- Attend settlement
- We recommend changing all locks in the home and having new keys made.