

Buyer's Checklist

Provided below is a checklist which will aid you, as the buyer, in this transaction.

Getting Started! - Let's get our ducks in a row:

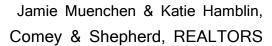
- ✓ Get preapproved with a mortgage loan officer
 - We recommend comparing at least two lenders to ensure you get the best rates and terms. We also recommend going with a local lender whenever possible.
 - Don't know any lenders? We can share with you a list of lenders with whom we frequently work if you do not currently have one.
- ✓ Once preapproved, send us a copy the contact information for your loan officer and a copy of your preapproval letter.
 - Quick tip send us a preapproval letter, with the range in which you're approved for; once we find your desired home; we will work with your lender to get an address specific letter for negotiations.
- ✓ Change privacy settings on social media to high and be mindful of posting about home searches as it could be used against us in negotiations.
- ✓ Do not open any new lines of credit and pay all bills on time. Be cautious regarding your finances from now until after closing day.
- ✓ Review and familiarize yourself with the purchase contract so you have a good understanding of what you'll be signing.
 - We work with this document every day, have questions, ask us if we can't help, we will defer to a legal expert that can!
- ✓ Complete and sign the Consumer Guide to Agency Relations, which is required to be signed prior to showing you viewing your first potential home.

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It's "The One!" - You found your dream home:

- ✓ Send us a copy of your address specific preapproval letter.
- ✓ Prepare your offer
 - Here's where you decide purchase price, amount of earnest money to be given, seller concessions, if you want a home warranty, if you want title insurance and if there's anything to be included or excluded in the sale of the property
- ✓ Complete all other required purchase related documents to be submitted with your offer

Deal! - The contract has been accepted:

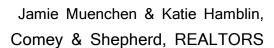
- ✓ Review the Next Steps on the Path to Purchase email and familiarize yourself with the important dates contained within the Transaction Timeline.
- ✓ Complete the loan application process
 - Submit any documents required from your lender ASAP as to not risk delaying the closing date
- ✓ Deposit earnest money as required in the contract
- ✓ Find a home inspector and schedule your inspection
 - We can provide you with a list of reputable home inspectors
 - Prepare to stop by the inspection to meet the inspector so he/she can review the findings together at the property
- ✓ Receive quotes for homeowner's insurance and request a lost history report on the property.
- ✓ Use the new email account we will create for your purchase/property.
 - Here is where you can digitally store all documents, purchase receipts and warranty details for your new home.

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The Home Stretch! - In the days leading up to closing:

- ✓ We will review the inspection report together and negotiate repairs on your behalf
 - Decide your must-haves; negotiate repairs and relieve the inspection contingency.
- ✓ Work with your lender to schedule the appraisal.
- ✓ Finalize your mortgage details with your lender.
- ✓ Prepare funds for your down payment.

This is it! - You've been cleared to close:

- ✓ We will schedule a closing date and coordinate with the seller, seller's
 agent, lender and title company to ensure everything is complete and
 acceptable to proceed.
- ✓ Contact your homeowner's insurance company and local utility companies to schedule an activation date and consider having all locks changed after closing.
- ✓ Wire transfer your down payment as required by the title company and your lender.
- ✓ Attend the final walk through for your new property.
- ✓ Attend closing.
- ✓ Celebrate your new home!

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