



# Buyer's Checklist



## Talk to a **LENDER**

Your first step is to talk to a lender to see what you can afford, what type of loan you qualify for, what special programs can help you, the amount of down payment that will be necessary and determine if you need credit repair to improve your credit rating.

**NOTE:** Most people don't truly know what they can afford unless they talk to a lender.

**MYTH:** You need to have 20% down payment in order to afford a home. There are loans out there that do not require such a large down payment, but you need to talk to a lender to find out.

**LASTLY:** Obtain a pre-qualification letter to submit with your future offers.



## Find a reliable and trustworthy **REALTOR®**

**FIRST:** Not all agents are made the same. Some of us have experience and talents that surpass others and work in your favor. Ask what sets us apart from the others.

**SECOND:** Check on your agent's communication skills, as it will be of the utmost importance going through the buying process. See how quickly they respond to your calls and emails.



## House Hunting and Negotiating

**FIRST:** Determine your needs vs. wants and put together a list of criteria for your new home, then tour homes to find just the right one for you.

**SECOND:** Submit an offer with your pre-qual letter and proof of funds, then mentally prepare for a counteroffer, acceptance, or rejection.



## Entering into Escrow

Prepare all paperwork and sign final documents to be submitted to the escrow company and lender.

Get the home inspector and home appraiser scheduled.

Pack up your belongings and schedule moving truck/movers and cleaning company.

Put in your change of address form to the post office.

**GET THE KEYS AND MOVE IN.**

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