

# Buyer's Checklist

- Gather income and employment documents.
- Find out what loan programs and loan type options are available.
- Get pre-approved for a mortgage.
- Know what your closing costs will be.
- Secure your down payment funds.
- Narrow down your wants and needs in a home with Jackie.
- Make an offer along with a deposit on your home of choice.
- Contract executed— finalize your mortgage application with lender.
- Schedule home inspections.
- Lender orders the appraisal.
- Jackie submits contract to Title Company for closing.
- Buyer shops for and secures homeowner's & wind insurance.
- Loan is approved by Lender. Review commitment.
- Arrange for moving company or moving supplies.
- Confirm closing date, time and location of settlement.
- Arrange for utilities, cancel old.
  - (electric, gas, water sewer, phone, internet, cable)
- Post Office change of address
- Review preliminary settlement sheet with agent.
- Buyer and agent conduct final walk through of property
- Buyer brings certified check (or wires funds) for final amount to closing.
- Buyer brings driver's license to closing for identification.
- Seller paid and gives you title/deed and keys.
- Move-in can take place after final closing.

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