



## Buying a home? Here's a little homework for when you hire me.

### Things you need to do now:

- Find a mortgage lender. I recommend comparing at least two to see who has the best terms and rate. Some of my favorites can be found at: [SoldonShawnee.com/real-estate-resources](http://SoldonShawnee.com/real-estate-resources).
- Sign the Buyer Broker Service Agreement. We will send this to you for digital signatures via separate email once we've decided to work together.
- Review [estimated closing costs](#)
- Interview and hire a home inspector. My favorites can be found at: [SoldonShawnee.com/real-estate-resources](http://SoldonShawnee.com/real-estate-resources). A whole-house inspection typically costs \$350-\$600, depending on the size of the house.

My home inspector will be:

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

- Change your privacy settings on Facebook and LinkedIn to the highest security settings possible while still allowing people to send you friend/connection requests. DO NOT post anything about your home search, as it could compromise our negotiating power could be diminished.
- Send a copy of your pre-qualification/pre-approval letter to me at [Steve@SoldonShawnee.com](mailto:Steve@SoldonShawnee.com), as well as the contact information of your mortgage lender.
- Keep us updated on your mortgage loan process.
- DO NOT buy anything expensive or open new credit cards/lines of credit. Pay all your bills on time, and be very careful with your finances from now until we close on your purchase.
- Decide if you want a home warranty and if this is something you want to purchase or would like us to negotiate in the purchase offer.
- Download my mobile app to your smartphone. Text **bhhsreese** to **87778** or go to <http://app.bhhsre.com/bhhsreese> to download it for free. Then when you're out and you see a For Sale sign, you can see the price, more info and interior photos from the app.
- Review the purchase contract and any supplements that will be used (e.g. financing addendum) now so you're comfortable with it when the time comes to make an offer on a house. Just let me know when you're ready to review them.



**Once a contract has been accepted:**

- Have your checkbook when we prepare the purchase offer, so we can submit the earnest money deposit with the contract.
- Arrange for the home inspection ASAP. Ideally it should be conducted the day after the contract is signed by all parties. Notify us of the date/time—or let us coordinate—so I can make sure we're able to be there and then clear it with the seller and listing agent. Allow around two hours to be present for the inspection if possible. Bring your checkbook to pay the home inspector (or find out in advance if they take a debit/credit card).
- You or I will send a copy of the purchase contract to your mortgage lender. When the lender asks you for something, please get it there ASAP, otherwise it could delay the closing.
- Gather hazard insurance quotes.

**Once the time reference period has passed and any contingencies have been cleared:**

- Gather hazard insurance quotes.
- Hire a mover and begin packing.
- Call to arrange for utilities to be transferred into your name on the day of closing. Phone numbers for utility companies are on my website at [SoldonShawnee.com/real-estate-resources](http://SoldonShawnee.com/real-estate-resources).
- Make use of this [smart home checklist](#) to protect you. It has some great information. At the very least, have the security system provider be ready to transfer to you on the day of closing.
- Arrange for your homeowner's insurance to take effect the day *before* closing.
- Continue through the mortgage loan approval process. Remember to respond quickly to their requests for information.
- Gather funds for your down payment and closing costs. The lender and closing company will help you coordinate the timeline.
- Plan to attend the final walk-through inspection. It usually takes place the day prior to closing. I will be known to stop by the house immediately before closing if the seller had not completely moved out when we performed our final walk through the day before.
- Attend the closing!
- Consider having all locks re-keyed and have new keys made. I also recommend replacing toilet seats, and this just confirms my germ phobia.

