

REAL ESTATE BUYER'S CHECKLIST

We know there's a lot to remember when purchasing a home, and Emerald Isle Realty's sales team understands that. To make the home buying process as smooth as possible, we've put together this real estate buyer's checklist with tips for buying a home.



LENDERS, PREAPPROVAL & CREDIT SCORE

- ☐ Compare mortgage rates from several lenders to see what package works best for you.
- ☐ Ask questions!
- ☐ Get preapproved. When receiving offers, sellers will often ask how qualified the buyer is to purchase. Having a preapproval letter can show that you are capable of purchasing the home. It can also be used to your advantage when competing with multiple offers.
- ☐ Monitor your credit score. Credit score is one of the most important factors in qualifying for a loan.
- ☐ Do not apply for credit cards or make large purchases during the home buying process. Your credit will be checked multiple times before settlement.

SHOP FOR THE PERFECT HOME (WANTS VS. NEEDS)

- ☐ Save time by doing your homework and work with a Broker/REALTOR®.
- ☐ Organize your wants versus needs based on your budget.
- ☐ Your Broker/REALTOR® will arrange showings based on your criteria.

PERFORM INSPECTIONS

- ☐ Inspections are a vital part of any real estate transaction.
- ☐ Types of inspections include home, septic, water, radon, chimney, wood destroying insect report and lot survey.
- ☐ These inspections will provide the buyer with any defects of the property.
- ☐ After inspections, the buyer and seller can negotiate repairs, if necessary.

FINAL WALK THROUGH, INSURANCE & CLOSING

- ☐ Your final walk through is arranged through your Broker/REALTOR®. The objective of the walk through is to ensure the condition of the property has not changed since your last visit. It will also confirm all agreed upon repairs have been completed.
- ☐ Research homeowners' insurance and get the coverage that works best for you.
- ☐ Budget for closing costs.
- ☐ The buyer's mortgage lender will provide the Closing Disclosure three business days before settlement for review.
- ☐ Your resume should be job and employer specific. Use the following checklist to ensure yours stands out from the crowd.



Call us at (800) 304-4060 to speak with one of our award-winning sales agents for all your real estate needs!