

# HOME BUYING CHECKLIST

## 1. ACCEPTED OFFER

Make sure earnest money is delivered in the format and timeline agreed upon in sales contract.

## 2. PROPERTY INSPECTION

Choose your inspector and get scheduled ASAP to determine if any repairs are needed before your contract deadline.

## 3. LENDER DOCUMENTS

Let your lender know that you are under contract and make sure to give them all the requested documentation on time.

## 4. TITLE COMMITMENT

Be sure to review the title commitment once received from the Title Company.

## 5. APPRAISAL

The appraisal should be ordered as soon as you have performed your inspection and resolved any issues.

## 6. INSURANCE

Choose your home owners insurance provider and provide the relevant information to your title company and lender.

## 7. TURN ON UTILITIES

Schedule all of your utilities to be transferred and turned on before closing.

## 8. SCHEDULE CLOSING

Schedule your closing early in the process to make sure the title company has a convenient spot open.

## 9. FINAL WALKTHROUGH

Before closing, do one final walkthrough to make sure everything is in order and ready for you to purchase the home.

## 10. CLOSE THE DEAL

Bring your photo I.D. and certified funds (if applicable) to closing and be sure to be on time. Congratulations!

## FINANCIAL CHECKLIST

### CLOSING COSTS

Closing fees include items such as an attorney's fee, survey fees, and document preparation fees.

### DOWN PAYMENT

This is the money you'll pay at closing. It's the difference between your mortgage amount and the purchase price of your home.

### EARNEST MONEY

This is an upfront deposit that gets applied to your down payment or closing costs.

### INSURANCE

Depending on your loan program and down payment amount, you may pay mortgage insurance. Homeowner's insurance is also required.



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