

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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COMMUNITIES**

Not intended to cause or induce a breach of an existing agency agreement.