Anett Y. Wator
At Home Realty Group, Inc.

Home Buyer Checklist

☐ Talk with a licensed mortgage lender and get pre-approved.
☐ Set a budget, including down payment, closing costs, taxes, insurance, and HOA dues.
☐ Ask your lender about down payment assistance programs you may qualify for.
☐ Sign a written buyer representation agreement with your broker.
☐ List your must-haves and nice-to-haves; choose the areas you want to search.
☐ Tour homes and compare them against your list.
☐ Make an offer with your broker; review the contract with your attorney.
☐ Schedule a professional home inspection within the contract timeframe.
☐ Complete attorney review and any inspection negotiations.
☐ Provide documents your lender requests; the appraisal is ordered by the lender.
☐ Obtain homeowners insurance and set up utilities.
☐ Do a final walk-through before closing.
☐ Attend closing, sign documents, and receive your keys.

Keys and access

☐ House keys for every exterior door, and any storm door or gate keys.
☐ Garage door openers and any garage keypad code.
☐ Alarm or security system codes and app access; change all codes after you move in.
☐ Mailbox keys.
☐ Building fobs, parking passes and amenity keys (condominium or HOA).
☐ Consider rekeying the exterior locks after closing.

Warranties

☐ Confirm whether a home warranty is included under your contract, and activate or transfer it into your name.
☐ Check which manufacturer or workmanship warranties convey with the property (appliances, heating and cooling, water heater, roof, windows, or a new-construction builder warranty) and register them in your name where required.
☐ Get warranty documents, manuals, receipts and contractor contact information from the seller at or before closing.

General information only. Not tax or financial advice. Every transaction is different.

Anett Y. Wator and At Home Realty Group, Inc. do not endorse or recommend any service provider and do not receive any compensation, referral fee or anything of value from any service provider. Please research and choose providers yourself.

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