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# FREE Report: HomeBuyer's Checklist

### Decide to buy a home.

Determine your needs and priorities. What's important in your life? Location to work? Access to parks? Your child's school?

### Select a Realtor to work with.

Using a Realtor costs you nothing, whether it's for a resale home or a new build. Gaining access to a Realtor's expertise allows you to make the best choices.

### Get pre-approved for financing.

Go to one or more financial lenders and go through their pre-approval process. It's easy! If you've been employed for 2 or more years in your industry, frequently all you need is a paycheck stub and 1/2 hour of your time. Or, go online and fill out their quick application and let them contact you.

*Getting pre-approved provides a tremendous advantage to you as a buyer.* You are in a much stronger negotiating position when you find your home.

### Determine if you will be using an attorney in the purchase of your home.

A real estate attorney can offer important legal advice, and review all documents to assure they are written in your best interests. The fees are very affordable, often in the \$250-\$350 range.

### View selected homes.

### Narrow your choices to 1-3; then prepare an offer for your top choice.

Your offer will be prepared in a purchase contract listing the details of your transaction, your specific requirements, etc.

### Sign the purchase contract and write a check for any earnest money deposit.

### If the seller counters your offer, be prepared to accept, reject, or counter the offer again.

Remember with any counteroffer proposed or given that *the previous offer is null and void.*

### Come to a "meeting of the minds."

You and the seller have now come to an agreement.

### Have chosen lender complete the loan application process.

### Determine the closing date.

### Arrange for inspections of your future home.

Typical inspections are for general property, septic, well, gas lines, and for termites. Additional inspections could include radon, lead, or mold. If issues arise, negotiate with the seller for a remedy to unsatisfactory conditions.

### Make final arrangements for all financing prior to the closing.

### Prepare for your change of address.

Notify the post office, publications, magazines, friends, family, and bill senders.

### Arrange the transfer and setup of utilities.

Companies to include: gas, electric, telephone, water, garbage, and cable.

### Go to the closing.

*Congratulations! You just bought your new home!*