

WARREN'S BUYER CHECKLIST



preOFFER

- Find an Agent. Become familiar with agency relationships.
- Be an informed buyer. You can search our website for additional information and links.
- Familiarize yourself with the mortgage process. See the section in this guide.
- Get pre-approved before you look for a home - shop with the power of a cash buyer. Warren strongly recommends that you use a local lender.
- BEWARE OF PREDATORY LENDERS. Do not be led astray by online lenders.
- Become educated about all the area school systems. You can refer to our website for more information.
- Get your financial picture in focus as soon as possible. Since it's a critical component, be aware of your credit.
- Determine your housing needs and wants to determine what types of homes you should be considering.
- Familiarize yourself with various types of housing available - single, multi-family, townhouse, duplex, etc.
- Become familiar with the costs associated with potential properties - see page 13
- Review a sample purchase offer with your agent to familiarize yourself with the contract and act quickly.
- If you are planning on buying or building a new home, talk to your agent about tips, resources, and how to find a contractor.
- House Hunting Time! Make a scorecard for each house to keep track of the properties you've seen.
- Ask your agent about what necessary disclosures are available to you.
- Your agent will do a CMA on potential properties. This will assure confidence in your asking price.



"The Best in the Business"

When you find an acceptable home, your agent will help you write and understand all aspects of an offer.

Your agent will negotiate the best price and terms using all the information they have required.

afterACCEPTANCE

- Choose an attorney to represent you. Make preparations for closing, your agent will help you with this.
- Your agent will help you monitor important dates for structural inspection removal, radon test removal, attorney approval, commitment issuance, mortgage contingency removal, etc.
- Make a mortgage loan request.
- Arrange for a home inspection. Your agent will provide you with a list of inspectors.
- Learn about warranties and what they cover.
- Compare and secure homeowners insurance. Since homeowners insurance is a long term expense, getting the best price brings savings.
- Make moving plans. If you plan to use a moving company, reserve your time slot now.