

Checklist for Buyers

Are you considering purchasing a home, condominium or property? Our experienced team of real estate agents offer these simple tips for each stage of the buying cycle to prepare you for a smooth and successful real estate purchase.

Prior to Your Search:

Get Pre-qualified for a loan

<input type="checkbox"/>	Use a local lender
<input type="checkbox"/>	Determine how much home you can afford
<input type="checkbox"/>	Research mortgage options
<input type="checkbox"/>	Consider loan types
<input type="checkbox"/>	Evaluate loan restrictions

Prepare the documents your lender will request

<input type="checkbox"/>	W-2s for 2 years
<input type="checkbox"/>	Pay Stubs for 1-2 months
<input type="checkbox"/>	Proof of any supplemental income
<input type="checkbox"/>	Tax documents for the previous 2 years
<input type="checkbox"/>	Bank Statements for 2-3 months
<input type="checkbox"/>	Investment account statements
<input type="checkbox"/>	Copy of driver's license
<input type="checkbox"/>	History of residence for previous 2 years

Prepare your budget

<input type="checkbox"/>	Create a monthly budget
<input type="checkbox"/>	Save for a down payment

<input type="checkbox"/>	Establish and maintain good credit standing
<input type="checkbox"/>	Check Credit Score Report
<input type="checkbox"/>	Determine your price range
<input type="checkbox"/>	Determine the type of housing you desire
<input type="checkbox"/>	Determine your preferred location
<input type="checkbox"/>	Build a “wish list” of property features
<input type="checkbox"/>	Choose a professional Realtor® and find the perfect home for you

Once you have found your desired property:

<input type="checkbox"/>	Research HOA Documents
<input type="checkbox"/>	Consider any use restrictions and/or zoning
<input type="checkbox"/>	Study your cost to own
<input type="checkbox"/>	Utilize CMA to measure value by looking at comparable properties
<input type="checkbox"/>	Analyze your cost to own
<input type="checkbox"/>	Research cost of Homeowner’s Insurance
<input type="checkbox"/>	Manage your expectations
<input type="checkbox"/>	Remember to be flexible
<input type="checkbox"/>	Educate yourself and consider Market Conditions
<input type="checkbox"/>	Be prepared to present a strong offer to purchase “AS/IS”
<input type="checkbox"/>	Make an offer to purchase

Contract to Close:

<input type="checkbox"/>	Attain loan approval in writing
<input type="checkbox"/>	Review Condo Docs & sign receipt
<input type="checkbox"/>	Select Title company (Submit contract and earnest money to title/escrow company)
<input type="checkbox"/>	Schedule Appraisal
<input type="checkbox"/>	Schedule Survey
<input type="checkbox"/>	Schedule home inspection (Negotiate for repairs and treatments)
<input type="checkbox"/>	Organize a contacts list
<input type="checkbox"/>	Consider home warranty options
<input type="checkbox"/>	Transition Utilities
<input type="checkbox"/>	Review your HUD statements/closing costs
<input type="checkbox"/>	Final Walk-through
<input type="checkbox"/>	Prepare to take possession and/or moving services
<input type="checkbox"/>	Attend closing by mail/virtually/in person
<input type="checkbox"/>	Get your keys to your new home & celebrate

To learn more, call upon our team of experienced real estate agents at (850) 837-1071.

Visit us online at DestinSales.com or email sales@ndrp.com

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