

# BUYER CHECKLIST

Buyer Checklist: What to Do & When


## Before Closing

- Choose homeowner's insurance and provide policy to lender
- Set up electricity (typically starts day of closing)
- Set up water, gas, internet, trash (varies by city/HOA)
- Review closing disclosure
- Schedule final walkthrough

## Closing Week

- Bring ID to closing
- Confirm funds needed to close
- Receive keys and documents
- Celebrate

**Your agent will guide timing – this checklist helps you stay organized, not stressed.**

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## **Before You Start House Hunting**

- Get pre-approved with a lender
- Gather financial documents (W-2s, pay stubs, bank statements)
- Review budget and monthly comfort range
- Discuss loan options with lender

## **Once You're Under Contract**

- Deliver earnest money
- Schedule home inspection
- Review inspection report and negotiate repairs
- Lock interest rate (if advised by lender)
- Order homeowner's insurance quotes



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