

Buyer Checklists




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Know Your Credit Score

It might be good to consider knowing your credit score before you start your home and loan search. You can request a free copy of your credit score from [Annual Credit Score](#) or [Credit Karma](#). They provide information as reported by the three major credit reporting agencies: Experian, Equifax, and TransUnion.

Keep in mind, a credit check is an inquiry in the lending industry and can sometimes become a 'ding' on your credit score. Keep inquiries to a minimum or talk to your lender beforehand.

Preparing to Meet with a Loan Officer

If you want to purchase a home and plan to get a mortgage loan, your first step is to meet with a loan officer. A good loan officer or mortgage broker will work with you to help you determine how much home you can afford. To get the most out of this meeting, it is a good idea to come prepared.

INFORMATION TO GATHER BEFORE MEETING WITH A LOAN OFFICER:

Identity:

- Identification such as a valid driver's license or other government issued photo ID
- Your full legal name and date of birth
- Current and former address information for the last two years
- Social Security number

Income / Tax Verification:

- Most recent bank statements (include bank, retirement, investment, and other assets)
- Income amounts and sources
- Employer information for the last 2 years
- Pay stubs for the last 30 days
- W-2 forms for the last 2 years
- Full federal tax returns for the last 2 years
- Source of funds documentation for any large deposits

If Self Employed:

- Business and personal tax returns for the last 2 to 3 years
- Year-to-date profit and loss statement and balance sheet
- List of all business debts

Other Circumstances:

- Divorce decree (if applicable)
- Bankruptcy discharge documentation
- Unresolved credit dispute information

Requirements from lender to lender can vary. It is always a good idea to discuss requirements with your lender prior to meeting.

Know Your Numbers

Many times, people find they can own a home for the same amount or less than the cost of renting. It will help you financially if you make sure you're only looking at homes that will fit into your budget. Knowing how much home you can afford will help you save time; before you make an offer, consider the cost of your mortgage payment as well as homeowners' association dues, taxes, and insurance.

These user friendly calculators from Bankrate and AmeriTitle will help you run the numbers and stay informed while you make important decisions about your home purchase.

Calculators

- [Should I rent or buy a home?](#)
- [How much home can I afford?](#)
- [How much will my monthly payment be?](#)
- [How much are closing costs?](#)



Choosing a Real Estate Agent

It's important to choose an agent you feel comfortable working with – one who is proficient and qualified to be with you throughout each step of the home buying process.

What is the difference between a REALTOR® and a Real Estate Agent?

All REALTORS® and Real Estate Agents are required to be licensed by the state to represent buyers and sellers in property transfers.

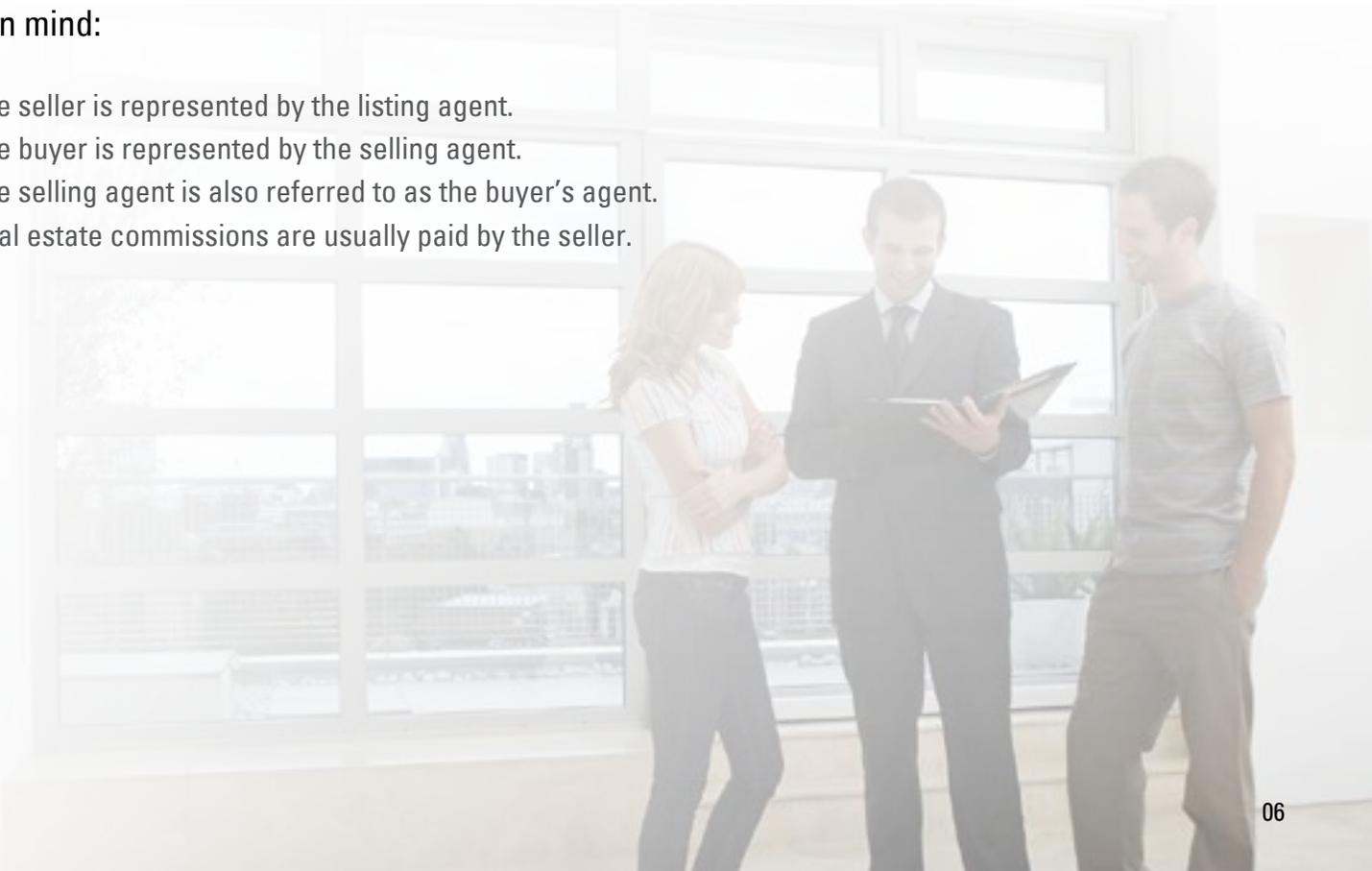
A REALTOR® is a real estate agent who is a member of the National Association of REALTORS®, which means that he or she must uphold the standards of the association and its [code of ethics](#).

If you've already chosen a neighborhood, find an agent within that community, or ask for referrals from family or friends. The following are some questions you might ask a potential real estate agent partner:

- Do you work mostly with home buyers or with home sellers?
- Are you able to be reached through various platforms, like email, texting, etc.?
- Do you have a list of reputable lenders, home inspectors, and insurance agents for me to consider?
- Are you a member of the local Multiple Listing Service (MLS)?
- Do you have information about For Sale by Owner properties?
- Are you able to provide local real estate market trends, values, and statistics?

Keep in mind:

- The seller is represented by the listing agent.
- The buyer is represented by the selling agent.
- The selling agent is also referred to as the buyer's agent.
- Real estate commissions are usually paid by the seller.





Choosing a Home

Buying a home may be one of the most important decisions that you make in a lifetime. When you are shuffled from house to house to view properties, you might become overwhelmed with all of your options and keeping track of which features you liked in specific houses.

It's important to gather your thoughts on what is most important to you. When you start viewing homes with your real estate agent, it is a good idea to keep notes on each home.

Here are some helpful tools for your home buying journey:

My Home Wish List & Home Comparisons

My Home Wish List

Name _____ Phone _____ Email _____
 Price Range _____ Town/Area/Neighborhoods _____
 School District _____ Lot Size _____
 Number of Stories _____ Architectural Style _____ Age Range of Home _____
 Bedrooms _____ Bathrooms _____ Square Foot Range _____

Features	Number of Bedrooms	Number of Bathrooms	Not Important
View Work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Near Schools	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Swimming Pool	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Out of Town/Country Property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quiet Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wheel Chair Accessible or No Steps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deck	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Close to Shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hardwood Floors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Open Floor Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family Room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Breakfast Room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Master Bedroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Master Bathroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Basement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hardwood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Room for Garden	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Room for Animals (Dogs, Chickens, Horses, Livestock)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality/Price	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Storage Shed or Shop	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Important Tips During the Loan Process

After you've selected your home, made your offer, and are waiting for the next steps, here are some important reminders to ensure your loan will continue to progress smoothly:

- Continue working at the job shown on your loan application.
- Wait to make any large purchases until after the deal is done.
(No new cars, furniture, appliances, etc.)
- Make all current loan or credit payments on time.
- Set aside or earmark your down payment for your future purchase.
- Don't check your credit score for any other purchases.
- If you make any large deposits, make sure you have a detailed explanation for the source of funds.
- Avoid switching banks or moving your money to a different bank account.

Preparing for Your Signing with AmeriTitle

Let us know if you'll be out of town during the closing / signing time.

Keep your schedule flexible.

Appointments for buyers typically take about 45 – 60 minutes.

Review your [Closing Disclosure](#) prior to the signing appointment.

All people included in the transaction and on the loan will need to sign documents.

Identification: Current driver's license, or other government form of picture ID.

Social Security Number.

Check in with your lender to make sure they have all the information they need from you.

Any funds required for closing should be wired from your bank.

Have your fire and hazard insurance in place for the new home.

These items should be taken care of in advance of the signing appointment, but just in case...

If the property is to be held in a trust, we will need a copy of the trust certification.

If a Power of Attorney is to be used, we will need to know this in advance.



Moving Checklist

Moving into a new home is exciting, but the process can be stressful. Having a plan and preparing in advance will reduce your anxiety and help you better enjoy the move.

Keep in mind – you'll be settled in soon and enjoying your new home!

Done	6-8 Weeks Before the Move	Notes
	<ul style="list-style-type: none">Get estimates for movers or rental truckSchedule movers or rental truckDetermine furniture layout for new homeMake inventory of household itemsArrange for school transferAsk for doctor and dental referrals; arrange for transfer of medical and dental recordsFill out change-of-address card with post officeClean out all closets and drawers	

Done	4-6 Weeks Before the Move	Notes
	<ul style="list-style-type: none">Get packing supplies: boxes, packing paper, tape, markersUse up or dispose of food, cleaning supplies, and hazardous materialsHave garage sale/donate unwanted itemsArrange for carpet and drapery cleaningArrange for house cleaningArrange for move of petsArrange for move of plantsArrange for utilities (cancel old; start new):<ul style="list-style-type: none">ElectricityGasWater/SewerInternetGarbage/RecyclingCable/SatelliteArrange for transfer of homeowner's/renter's insuranceBegin packingMake travel arrangements	

Moving Checklist

Done	2-3 Weeks Before the Move	Notes
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Set aside critical documents and items you will keep

Transfer prescriptions

Notify of new address:

- Family and friends

- Magazines

- Bank accounts

- Health, life, and auto insurance policies

- Credit card bills

- Employer

Create a folder of important information and user manuals for the new owner of your home (if applicable). Include your contact information so they can forward any mail.

Plan for child / pet care during your major packing and moving days

Done	1-5 Days Before the Move	Notes
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Check in with your escrow officer, real estate agent, and lender to make sure your home sale and purchase are on schedule.

Defrost freezer

Empty ice maker and ice cube trays in case of power shutdown

Clean refrigerator, stove, and oven

Disconnect and drain appliances for move

Drain fuel from power equipment

Close out safe deposit box

Confirm travel arrangements

Confirm arrival time of movers/pick-up time of rental truck

Confirm parking for your moving vehicle

Have payment and snacks ready for movers

Gather and clean outdoor furniture

Return cable box, cable modem, DSL modem if necessary

Organize keys

Clean house

Finish packing

Prepare food for moving day

Moving Checklist

Done

Moving Day

Notes

Disassemble beds
Double-check that all cupboards, closets, dishwasher and other appliances are empty
Give movers tour and instructions for what is being moved
Lock windows and doors, turn off furnace, turn off lights

Done

Moving in and Settling in

Notes

Inspect your new home before moving in - note any unexpected damage and take photos
Clean anything that needs cleaning prior to unloading
Verify utilities are working (power, water, heating, cooling)
Unload your items and start settling in
Assemble beds first so you have a place to sleep
Move on to the kitchen and bathroom next
Offer beverages and snacks to helpers
Check for any damage to items while moving
Replace locks and make copies of keys

Done

Within 30 Days of the Move

Notes

Change address
Driver's license
Auto registration
Voter registration
Re-establish safe deposit box
Enjoy your new home!

Notes



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