# BUYER'S
## *checklist*

### FINANCIAL PREPARATION & PRE-APPROVAL

- [ ] Pull your credit reports
- [ ] Establish a separate savings bucket
- [ ] Calculate your debt-to-income (DTI)
- [ ] Automate your savings transfers
- [ ] Gather two years of tax returns
- [ ] Request quotes from multiple lenders
- [ ] Lock in a pre-approval letter
- [ ] Dispute credit errors
- [ ] Calculate your absolute monthly maximum
- [ ] Freeze all new credit activity

### HOUSE HUNTING & WISH LIST

- [ ] Map out daily commutes
- [ ] Draft a rigid list of non-negotiables
- [ ] Visit target neighborhoods at different times
- [ ] Map out the nearest grocery stores, hospitals, and fire stations
- [ ] Focus on the foundation of the home
- [ ] Check area for future developments
- [ ] Look for community amenities
- [ ] Check the age of major appliances
- [ ] Research local flood maps and fire risk zones

### OFFER & DUE DILIGENCE

- [ ] Check the earnest money deadline
- [ ] Review the seller's property disclosure form
- [ ] Verify the appraisal schedule
- [ ] Wait for accepted offer
- [ ] Keep your bank accounts stable
- [ ] Verify the property tax bill
- [ ] Submit repairs along with offer
- [ ] Schedule the home inspection immediately

### HIRE ME

- [ ] Interview me as your prospective agent
- [ ] Review my past client testimonials
- [ ] Schedule a complimentary buyer's consultation
- [ ] Rely on my comprehensive contract management
- [ ] Enjoy complete clarity at every stage
- [ ] Secure a lifelong real estate advisor