



the
SOMERDAY GROUP
HOME BUYER CHECKLIST

Property Address: _____

Contract Effective Date: _____

Deposit Due Date: _____

Send your \$_____ deposit to the title company before due date. This can either be in check form to drop off at the address on page 1 of the contract or you may wire the funds (wiring instructions to follow).

Inspection Period End Date: _____

Schedule your home inspection with the home inspection company of your choice. Be sure to coordinate any access to the property with me. You also want to deliver any request to repair any items to the seller by this date. If you need a reference for a home inspection company, I'd be happy to provide one. Max Home Inspections: Kara Simm, (863) 529-8604, karasimm@maxinspections.com

Loan Approval Due Date: _____

Work closely with your lender to obtain loan approval before due date. Send your lender all documents they need for the underwriter to approve your loan.

Additional Deposit Due Date: _____

If applicable, send your additional \$_____ deposit to the title company.

Homeowner's Insurance:

Obtain homeowner's insurance as per your lender's requirements. If you need a reference for a homeowner's insurance company, I'd be happy to provide one. Brightway Insurance: Scott McKay, (813) 999-4444, scott.mckay@brightway.com

**Transfer Utilities:**

Begin scheduling the utilities to be transferred to your name after closing. This includes but not limited to electric, water, gas and cable. Get with me to get a list of providers. This would also be a good time to coordinate any movers and additional services/contractors that you'd like at the property after closing.

**Closing Disclosure:**

About 1 week to 3 days before closing, your lender will send you a Closing Disclosure which will outline an ESTIMATED amount of all your fees and cash due at closing. This is only an estimate and will most likely be higher than the actual amount. You will need to sign this upon receiving it. Then about 24 hours prior to closing, the title company will send you the final Closing Disclosure along with their wiring instructions so that you can wire your cash needed to close. You will want to wire the money ASAP since wires can take a while to post.

**Final Walkthrough:**

This is the time we will walk the property one more time before heading to closing. I will coordinate with you and the seller for the most convenient date but it will most likely be the day before closing.

**Closing Date:** _____

The day you get your keys and the home becomes yours! You will be advised of a location and time to come sign all the necessary documents. The closing will be held at the title company address on page 1 of the contract unless otherwise specified. Be sure to bring your spouse and 2 forms of ID for each of you. Closing takes roughly 1-2 hours so schedule accordingly.

**Homestead Exemption:**

I recommend you file for it about 30 days after closing or once you receive a copy of your deed in the mail. This will give you a reduced property tax bill. Deadline to file is March 1st. See the websites below for each county.

Hillsborough: <https://homestead.hcpaf1.org/ApplyOnline/WebForm1.aspx>

Pinellas: <http://www.pcpao.org/clik.html?pg=http://www.pcpao.org/searchForHX.php>

Pasco: <http://www.pascopa.com/exemptions/homestead/>