

## Home Buyer Checklist

# Congratulations!

You are buying a Home!

Having a clear picture of where you are going is the key to getting there.

Would you sail into open waters without a map? We sure hope not!

Rally Point Title is here to navigate you through the home buying process in the most efficient way and get you where you want to be.

### **BEGIN WITH THE END IN MIND**

Planning is an integral part of the home buying process and understanding WHAT needs to be done, WHEN it needs to be done and HOW it is going to be done. The steps of homebuying and the sequence of events are crucial to staying on track to achieve the outcome you desire. We are here to provide you with the knowledge and the resources to get you there.

At Rally Point Title Agency, we want you to purchase with confidence not only in your professional team, but also feel confident with the knowledge of the process, expectations, and experience.

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### **SET UP YOUR TEAM!**

Establish where you want to go and WHO is going to get you there.

Know each professional of your transaction.

Research and select the following to Assemble your Home Buying Team:

**Title Agent •**

**Attorney •**

**Real Estate Agent•**

**Lender •**

**Homeowner's Insurance Agent •**

At Rally Point, we offer FREE consultation with our home buyers to be sure they are matched with the absolute best professionals for their needs. We take the guessing out of establishing the team that best aligns with your goal and who will collaborate directly with one another behind the scenes, leaving you with nothing but joy on closing day!

Now that your TEAM is in place, here are some FREE checklists to keep you aligned throughout the process!

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# Pre-Closing

Take a little time, ask the important questions, and use this guide to help you make a list for closing day.

## Who will be conducting your closing, where, and when.

Ultimately, you choose your title company. Learn more about Rally Point Title Agency at [rallypointtitle.com](http://rallypointtitle.com)

## Who will be conducting my closing?

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

## When and where is my closing?

Date: \_\_\_\_\_ Time: \_\_\_\_\_

Address: \_\_\_\_\_

Rally Point Title customers can close at any of our office locations or offsite in cities we serve.

## Ask your lender, agent, or closer to go over closing day.

Make a list and verify the details will ease stress and have a quick reference for the big day.

## What do I need to bring to my closing?

Driver's License, State Issued ID, or Passport  
*(Current/Not Expired)*

Reading Glasses *(If needed)*

Estimated amount due at closing? \_\_\_\_\_  
How will I pay?

Ask your Title Agent for instructions.

Wire Transfer. *Do Not Send without confirmation from your Title Agent.*

## Ask your Loan Officer for guidance on documents, including Closing Disclosures early.

Discuss terms, conditions, and expectations.

## Here is a list of the most important documents you'll see at closing:

Closing Disclosure (CD)

Deed of Ownership

Promissory Note

Mortgage



Learn more at our website!

Scan the QR to visit [rallypointtitle.com](http://rallypointtitle.com)

# At Closing

Your closing day has finally arrived!  
Bring this worksheet to your closing and use it as a guide.

## Know why you need title insurance.

If a title claim occurs, it can be financially devastating if the owner is uninsured. Protect yourself from claims by others against your new home, you will also need an Owner's Title Insurance Policy.

## Don't forget to bring these things to closing!

Talk with your Title Agent over Closing expectations.

- Proof of wire transfer for the exact amount of money you need to close.
- Your co-borrower, non-borrowing spouse.
- Your driver's license, state issued ID, or passport.  
*(Current/Not Expired)*

## Questions to ask your Lender and/or Closer.

How will I pay my property taxes and homeowner's insurance?

- Included in my monthly payment.
- I must pay them on my own.

Where will I send my monthly payments?

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If I have Homeowners' Association dues, how do I pay, when and how much?

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HOA Important Contacts to have for reference:

Name: \_\_\_\_\_

Phone: \_\_\_\_\_



# Post-Closing

You have completed all the paperwork!  
Start homeownership off on the right foot with these final steps.

## Save these important documents!

You should save and file all the closing documents you are given. Here's a list to mark before you file, for quick reference later!

- Closing Disclosure / Closing Statement
- Mortgage / Deed of Trust
- Promissory Note
- Deed, document that transfers property ownership.

*Rally Point Title Agency, Inc. will provide paper copies at closing.*

## Change your address.

- All bank accounts & credit card accounts
- Car registration and insurance
- Health/life insurance, bills, loans, etc.
- Change of Address form - US Postal Service

## Revise your budget and plan for future expenses.

- ▶ Factor in Homeowners' Association (HOA) fees, property taxes and homeowner's insurance.
- ▶ Resist the urge to tackle major home repairs or renovations right away. Do not overextend your budget.
- ▶ Start the habit of saving money each month in a home emergency fund.

## Review your homeowner's insurance policy.

- ▶ Does it cover floods? Other disasters?
- ▶ Do a little research on bundling policies, energy efficient initiatives or increasing your deductible.



Learn more at our website!

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