

BUYER'S Checklist



CHRUSZHET



JENNIS



KAREN

Brokered by:

SELECT PROPERTIES GROUP

702.350.1785. S.185277

THE LOAN PROCESS

SO WHAT NOW?

THE DO'S AND DON'TS WHILE IN PROCESS:

DO'S

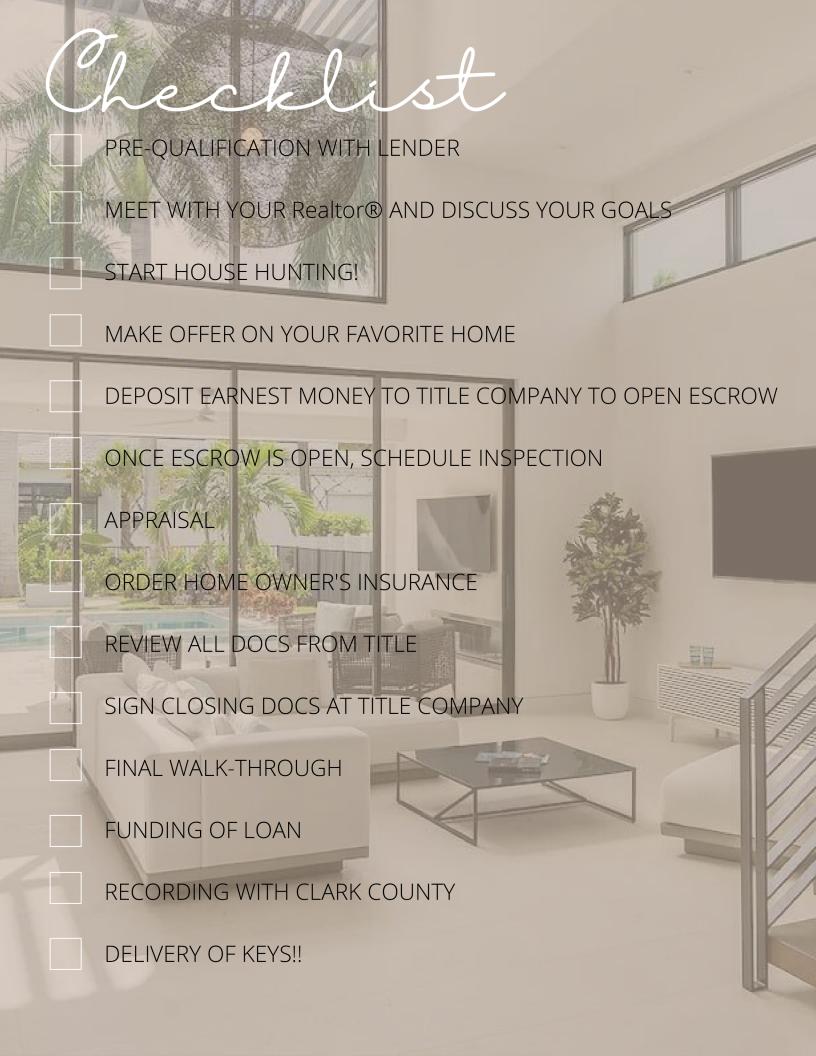
- Continue living at your current residence
- Continue making your mortgage/ rent payments
- Keep working at your current job.
- Continue using your credit as normal.
- Stay current on all existing accounts
- Call us If you have any questions.
- Provide requested docs promptly & entirely!

DON'TS

- Change employment.
- Make large cash deposits Into bank accounts.
- Make any major purchases (car, jewelry, furniture, etc.)
- Open any new credit accounts.
- Transfer any balances from one account to another.
- Consolidate your debt (consult us prior)
- Take out a loan or co-sign on a loan.
- Close any credit card accounts.
- Max out or overcharge your credit cards.

CALL YOUR LENDER WITH ANY QUESTIONS.





Costs to Consider

- DOWN PAYMENT TYPICALLY 0% 20% OF THE PURCHASE PRICE (CONSULT YOUR Realtor® ABOUT THIS PART)
- EARNEST MONEY VARIES UP TO 1% OF THE PURCHASE PRICE (MONEY PAID TO THE TITLE COMPANY TO CONFIRM CONTRACT AND OPEN ESCROW).
- INSPECTION TYPICALLY \$300-\$500
- APPRAISAL TYPICALLY: \$500-\$700
- CLOSING COSTS TYPICALLY 3% OF THE PURCHASE PRICE

