



**HYDRON GROUP**  
REAL ESTATE

# BUYER'S *Checklist*



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Brokered by:

  
**SELECT PROPERTIES GROUP**

# 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.

# Checklist

- ☐ PRE-QUALIFICATION WITH LENDER
- ☐ MEET WITH YOUR Realtor® AND DISCUSS YOUR GOALS
- ☐ START HOUSE HUNTING!
- ☐ MAKE OFFER ON YOUR FAVORITE HOME
- ☐ DEPOSIT EARNEST MONEY TO TITLE COMPANY TO OPEN ESCROW
- ☐ ONCE ESCROW IS OPEN, SCHEDULE INSPECTION
- ☐ APPRAISAL
- ☐ ORDER HOME OWNER'S INSURANCE
- ☐ REVIEW ALL DOCS FROM TITLE
- ☐ SIGN CLOSING DOCS AT TITLE COMPANY
- ☐ FINAL WALK-THROUGH
- ☐ FUNDING OF LOAN
- ☐ RECORDING WITH CLARK COUNTY
- ☐ DELIVERY OF KEYS!!



# 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

702.350.1785



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