

Home Buyer's Check List

Pre-purchase considerations

- Choosing and using a real estate agent
- Choosing and using a lawyer
- Finding a lender
- Housing market considerations
- How an expensive home is affordable
- New construction or fixer-upper
- Personal Preferences

Home Inspection

- Access
- Appliances (age & condition)
- Additions
- Boundary lines
- Electricity
- Floor plan
- Gas
- Heating and cooling
- Insulation
- Location
- Lot
- Monthly expense (insurance, utilities, repairs & taxes)
- Plumbing
- Roof
- Sewers & drains
- Size
- Structural defects
- Termite infestation
- Water heater
- Wiring

Purchase contract

- Conditions (inspection, financing, legal review, etc.)
- Date for closing
- Date for possession
- Deed to be furnished
- Deposit
- Description of Real Estate Property
- Inspection
- List of personal property
- Price
- Proration of taxes, insurance, and other charges
- Survey
- Warranty

Cancellation Rights

- Defects in Structure
- Plumbing, wiring, Appliances, etc.
- Easements and Restrictions
- Lawyer approval
- Loan approval
- Liens
- Zoning

Title Examination

- Easements
- Liens
- Mortgages
- Restrictions on use
- Survey
- Taxes

Closing Documents

- Closing Statement
- Deed
- Loan Documents
- Survey
- Title insurance policy

Closing Costs

- Closing document fee
- Mortgage document fee
- Proration of taxes, insurance, etc.
- Recordings charges for deed and mortgage
- Title examination fee
- Title insurance fee
- Transfer taxes



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