

# HOME-BUYING

# Checklist



WAYNE  JOSEPH

Buying a home is one of life's biggest investments and most exciting adventures. **Wayne Cory and Joseph Chen** with **Coldwell Banker Realty** are your trusted advisors in the process, guiding you every step of the way to make your experience smooth and successful.



## 1. PARTNER WITH WAYNE & JOSEPH AT COLDWELL BANKER REALTY

- Sign a Buyers Broker agreement
- Receive guidance throughout the buying process
- Get a competitive edge from our local market knowledge of over 20 years
- Learn about available properties
- Gain access to off-market homes
- Benefit from time-saving convenience
- Guide you through the homes +/-



## 2. CREATE YOUR WISH LIST

- Visit [CoryandChen.com](http://CoryandChen.com) to check available properties
- Differentiate between wants and must-haves
- Determine preferred home style
- Consider amenities, schools, transportation, recreation...
- Schedule home tours through us
- Be flexible on what you are looking for



### 3. ORGANIZE FINANCING

- Get mortgage pre-approval, we can help you
- Create a timeline and budget
- Check your credit report
- Determine type of mortgage
- Shop for best rates and programs
- Understand what you can afford



### 5. UNDER CONTRACT

- Lock in your loan rate & get everything to the lender they need
- Deposit the earnest money into escrow within 3 days (3%)
- Select insurance and warranty providers
- Send proof of home insurance to lender
- We'll discuss any zoning changes, easements or other restrictions with your
- Schedule inspections if need be
- We'll go over the inspections with you
- Receive information about local, reliable contractors and service providers
- Lender to order appraisal report
- Title search will show any claims against the property's title
- If you are renting, give notice of move out
- Have closing funds ready (closing funds are down-payment, tax's, loan & escrow fees... ) Do not move any founds around with out checking with your Leander first.



### 4. OFFER & DUE DILIGENCE

- Review all inspections and sellers disclosures
- Review contract terms and conditions
- We'll help you Negotiate the purchase price
- Select title & escrow provider
- Have earnest money ready (3%)
- Think about the closing date (about 21-30 days)



### 6. PREPARE FOR CLOSING

- Schedule and book a moving company
- Notify post office, bank, etc. of new address
- Transfer and/or activate utilities, (you can find this under [coryandchen.com/city-utilities](http://coryandchen.com/city-utilities))
- Schedule and attend final walk-through
- Have all funds ready for closing
- Confirm wire instructions with title company



### 7. CLOSING DAY

- Bring two identifications to closing
- Show proof of paid home insurance policy
- Review the final closing documents
- Sign the mortgage and all required paperwork
- Confirm all funds were transferred for closing costs and down payment
- Receive keys to you new home
- Enjoy your new life!**



**Wayne CORY** + **Joseph CHEN**  
 REALTOR's of COLDWELL BANKER REALTY  
 510-689-9969 & 510-305-1321

CA# 01431677 & 01823606  
 CoryandChen.com

