

# Home Buyer

# Checklist

## PREPARE YOUR FINANCES

- ☐ Know your credit history & score
- ☐ Calculate the monthly mortgage payment you can comfortably afford
- ☐ Gather your tax, financial, and employment documents
- ☐ Find a mortgage lender — Let Marcus know if you need recommendations
- ☐ Complete your loan pre-approval

## BEGIN YOUR HOME SEARCH

- ☐ Meet with Marcus to discuss your wants & needs, and identify your goals
- ☐ Research desired areas & neighborhoods
- ☐ Search for homes at [www.marcusabrown.com](http://www.marcusabrown.com) & receive listings from Marcus
- ☐ Tour homes with Marcus & discuss likes/dislikes — showings & Open Houses
- ☐ Work with Marcus to make an offer & negotiate transaction terms

## UNDER CONTRACT

- ☐ Pay earnest money deposit ASAP (typically within 72 hours of acceptance)
- ☐ Let lender know you're under contract & submit all requested docs ASAP
- ☐ Perform inspections ASAP (whole-home, termite, sewer scope, foundation, etc.)
- ☐ Determine any repairs that need completed before contract deadline
- ☐ Lender will order appraisal after inspections are completed & all issues resolved
- ☐ Title company will perform title search & order title insurance
- ☐ Review title commitment from title company
- ☐ Get quotes & purchase homeowner's insurance
- ☐ Work with Marcus to schedule closing & final walk-through
- ☐ Transfer utilities to your name (service to start on your closing date)
- ☐ Final walk-through with Marcus
- ☐ Get certified funds to pay for closing (final amount determined by title company)
- ☐ **CLOSING DAY!** – Pay for closing & close transaction



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816-646-6118 call/text  [mabrown@nebraskarealty.com](mailto:mabrown@nebraskarealty.com)  [www.marcusabrown.com](http://www.marcusabrown.com)

 17117 Burt St | Omaha, NE 68118

