

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.marcusbrown.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



begins here...

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