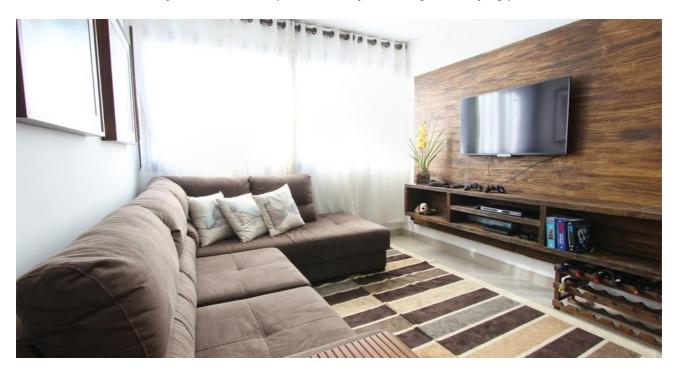
Real Estate Survival Guide: Buyer's Checklist

An easy-to-follow 10 step list to lead you through the buying process



1) Realize how much you can afford

\bigcirc	What is your monthly income & debt?
	What is your credit report and FICO score?
	Check out FrontDoor's mortgage calculator for reference
	Calculate your budge for a down payment

2) Get pre-approved for a mortgage

Decide on a particular type of mortgage
Meet with multiple lenders and mortgage brokers, not just one!
Look around for where you'll get the best interest rates & programs

3) Decide what are all of your wants & needs in this new home. Consider:

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Location (down, urban, suburban, rural, etc.)
Type of home (single family, townhouse, condo, loft, etc.)
Price range
Size of home (and how many rooms)
Architectural style

4) Consider neighborhoods you're interested in
Search online for information regarding local schools, crime rates, traffic, and zoning
What will be your commute to work?
Check out local amenities, like parks, shops & restaurants
5) Meet with a buyer's agent that truly knows the neighborhood
Get referrals for neighborhood experts
Consider collaborating exclusively with one buyer's agent
Before settling on one, interview at least three agents
Look out for experience in their field, and good working chemistry with you
6) Check for homes in the MLS and For Sale By Owner (FSBO)
Look at listings online, such as FrontDoor.com
Ask the agent you choose to work with to set up home tours within your preferred criteria
Check local newspapers
Snag flyers for open houses that you can attend
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9) Finalize the deal
Get your new house apprised
Have your new home professionally inspected
Consider particular inspections for the structure of the house, such as roof and termites
Utilize the appraisal and inspection reports to re-negotiate the price (if possible)
Decide on a home insurance company & policy
Complete the loan process with whichever lender you chose earlier
Oo a final walk-through inspection prior to closing
Oon't forget to keep aside some money for the closing costs & down payment
10) You're ready to close the purchase!
Go over the settlement document no less than 2 days before closing to know how the funds will be collected & distributed
Obtain a cashier's check for the official closing payment, including the down phakenand. Shares Free Checklists checkli.com