Chicago Homebuyer Checklist

In Illinois, there are many steps to buying a home. Use this checklist to make sure you know the whole process! Send me an email: andrew@andrewhasdal.com.



Phase 1 - Introduction (1-2 days)

- [ ] Sit down with REALTOR
- [ ] Fill out wants/needs list
- [ ] Contact lender, obtain pre-approval

Phase 2 - Pre-Contract (1-60+ days)

- [ ] Search for a home
- [ ] Decide on the one!
- [ ] Research home, get info from listing agent
- [ ] Review comparable sales in the area with agent
- [ ] Agent presents offer and negotiates with sellers

Phase 3 - Inspection Period and Attorney Review (5-10 days)

- [ ] Agree to terms; Obtain executed documents
- [ ] Turn in initial earnest money; Send contract to pertinent parties
- [ ] Set up and attend inspection

- [ ] Obtain inspection report and review with agent
- [ ] Send report to attorney with items to address
- [ ] Review condo/home documents with attorney
- [ ] Attorney sends modification letter
- [ ] Negotiate any outstanding details

Phase 4 - Financing (5-30 days)

- [ ] Attorney review complete; Turn in balance of earnest money
- [ ] Send any outstanding documents to the lender
- [ ] Lender orders appraisal
- [ ] Lender collects remainder of condo/home documents needed
- [ ] Lender send loan to underwriting
- [ ] Clear to close!

Phase 5 - Closing (3-7 days)

- [ ] Set up utilities in your name; Coordinate move
- [ ] Lender sends closing disclosure 3+ business days before close
- [ ] Final walkthrough one hour before closing or the night before
- [ ] Address any issues from walkthrough if necessary
- [ ] Closing day!

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