

# 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](mailto: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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