HOME BUYER ACTION CHECKLIST

Your working guide from consultation through offer submission

Use this checklist with your Home Buying Guide. Check items off as we complete them together.

01 Consultation, Credit & Initial Steps

- [ ] Complete the initial buyer consultation and discuss goals, timing, budget and current financial position.
- [ ] Review required consumer and agency disclosures.
- [ ] Enroll in SmartCredit for credit review and monitoring when needed as part of your personalized game plan.
- [ ] Use 620+ as a buyer-readiness benchmark while understanding that lender and program requirements may vary.
- [ ] Receive credit/readiness feedback and recommendations when applicable.
- [ ] Complete the buyer presentation and ask questions about the process.
- [ ] Discuss buyer representation and compensation before touring homes.
- [ ] Identify your needs, wants, dealbreakers and recommended next steps.

CANDICE'S READINESS BENCHMARK: 620+

The goal is not only to reach a score. We are also strengthening the overall credit profile, savings and financial readiness for the purchase.

02 Preapproval & Financial Preparation

YOUR PREAPPROVAL ACTIONS

- [ ] Choose a lender and complete the preapproval process.
- [ ] Provide your preapproval letter if you already have one.
- [ ] Review your estimated total monthly housing expense, not only the purchase price.
- [ ] Ask about loan options, down payment, assistance programs and estimated cash to close.
- [ ] Send updated financial documents promptly when requested.

COMMON LENDER DOCUMENTS

Exact requests vary, but buyers are commonly asked for:

- [ ] Recent pay stubs, often covering about 30 days
- [ ] W-2s and/or tax returns, commonly up to 2 years when applicable
- [ ] Recent bank statements, commonly about 2 months
- [ ] Photo identification
- [ ] 401(k), 403(b) or other asset statements if funds may be used
- [ ] Documentation for bonus, support, disability, VA, pension, Social Security or other income

NO SURPRISES

Before closing, do not make major financial changes without speaking with your lender first.

Avoid new credit, financed purchases, large unexplained transfers, late payments, job changes or draining savings without first discussing the impact.

03 Home Search & Offer

- [ ] Review properties sent through your search and send me homes that interest you.
- [ ] Tour homes strategically and compare serious contenders.
- [ ] Research location factors that matter to you using objective sources.
- [ ] Contact me before your first visit to a new-construction sales office so representation and compensation can be addressed before registration.
- [ ] When you identify a home you want to pursue, review the offer strategy, terms and protections.
- [ ] Review and sign offer documents before submission.

BUYER REMINDER

An offer is more than price. We review financing, earnest money, concessions, contingencies, timing and risk before you decide.

UNDER CONTRACT TRACKER

Your deadlines, due diligence and closing checkpoints

04 Once Your Offer Is Accepted

Earnest Money
Deliver exactly as required by the contract. Confirm method, recipient and deadline.

Insurance
Secure acceptable homeowners insurance early enough to avoid a last-minute delay.

Mortgage Application
Complete lender requirements and provide updated documents promptly.

Title / Settlement
Complete settlement or title requests and review documents as they are provided.

Home Inspection
Schedule any inspections allowed by the contract and attend when possible.

Closing Disclosure
Review final loan terms, closing costs and cash to close before settlement.

Repair / Inspection Decision
Review findings, contract rights and available negotiation options.

Final Walkthrough
Confirm agreed condition, repairs and included items before closing.

Appraisal
Lender coordinates the appraisal when required. We review next steps if issues arise.

Closing & Keys
Complete settlement. Key/possession timing follows the contract and local closing process.

05 My Important Dates

Ratified / Contract Date	______	**Mortgage / Financing Milestone**	______
Earnest Money Due	______	**Insurance Confirmed**	______
Home Inspection	______	**Closing Disclosure Received**	______
Inspection Response / Repairs	______	**Final Walkthrough**	______
Appraisal	______	**Settlement / Closing**	______

NO SURPRISES: WHAT CAN STILL AFFECT CLOSING

- Contract deadlines are transaction-specific. Use the dates in your signed agreement and written updates.
- Underwriting may request updated documents or explanations, even if you already provided similar information.
- Inspection, appraisal, title, insurance, financing or repair issues can change the plan or closing date.
- Do not make irreversible moving decisions based only on the anticipated closing date.
- Verify last-minute wiring changes independently. Clear to Close is not the same as Closed.

Questions, changes or something feels off?

Contact Candice before assuming, paying, signing or making a major decision.

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