

Buying Your Home

CHECKLIST

1: PARTNER WITH BRIAN BLEVINS

- Get local insight
- Get to know neighborhood inventory
- See what's about to hit the market
- Get access to MLS listings
- Review market averages
- Complete the needs assessment

2: GET PRE-APPROVED

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Get a pre-approval letter

3: FIND YOUR NEW HOME

- Compare home and neighborhood averages; narrow down which neighborhoods you want
- Favorite homes
- Veto homes that don't meet the mark
- Schedule home tours & plan an itinerary with your agent
- Decide on your dream home

4: MAKE OFFER & NEGOTIATE

- Review contract terms & time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop for home insurance options
- Prepare down payment & earnest money
- Choose a target closing date
- Sign the offer
- Wire Earnest Money Deposit
- Stay in close contact with Michelle



BRIAN BLEVINS

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5: UNDER CONTRACT

- Secure a home loan
- Get home insurance and send confirmation to your lender
- Review your contract and what conveys
- Schedule home inspection & negotiate repairs
- Acquire a property disclosure from the seller
- Order an appraisal
- Neutralize contingencies. Input any contingencies specific to your area.
- Title Company orders Title Search
- Michelle will put you in contact with Title Co.
- Michelle will schedule closing
- Solidify both contract effective and allowable move-in dates
- Certify funds for closing
- Stay in close contact with Michelle, lender, and title company

6: BEFORE YOU CLOSE

- Transfer funds for closing on secure site
- Reserve moving services & set moving date
- Change your address through local post office, bank, etc.
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Final property walk-through on 7/15/2023
- Designate a safe space to store your paperwork
- Stay in close contact with Michelle, lender, and title company

7: WHAT TO BRING ON CLOSING DAY

- Connect with your lender to wire funds to cover closing costs and down payment.
- Bring a printed copy of your wire transfer
- Government-issued photo ID(s)
- We don't need SS#'s
- Your checkbook if more is owed and is under \$500. Over \$500 cashiers check required.
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8: CLOSING DAY

- Sign closing disclosure, promissory note, and all of the other documents needed
- Title transfer
- Deed delivery
- Save your paperwork in one place
- Get the keys- congrats on your new home!