

Buyer's Pre-Agent Checklist

Think you are ready to invest in your new home? Here are some things you will need to decide before you even start looking at homes.

- I am\We are have chosen a local lender. If you do not have one or know any, we have several you can trust.
- Financially, I am/we are most comfortable with:
 - Home price range: \$_____ to \$_____
 - Monthly mortgage payment between \$_____ to \$_____

Financial information required for the offer contract sent to the seller:

- I am\We are prepared to put down \$_____ on the loan.
- I am\We are prepared to give \$_____ to the title agent as an earnest money deposit. *
- I am\We are prepared to pay ___% of the loan for closing costs.
- I am\We will be asking the seller's to pay ___% of the offer towards buying closing costs.

Time line:

- I\We would like to be moving in by: _____
- I\We cannot move before: _____
- This needs to happen before I\we can make an offer on a home:

Details about home:

- Located in:
 - Neighborhood(s): _____
 - Area of town: NE NW SE SW
 - City: _____
 - County: _____
 - Within ___ minutes of _____
- I\We need:
 - _____
 - _____
 - _____
- I\We would also like:
 - _____

- _____
- _____
- My\Our comfort level with repairs and/or updates:
 - Not at all. Needs to be move-in ready and to my tastes.
 - Maybe something small, cosmetic, or minor.
 - Maybe something quick and needed like a roof or HVAC system.
 - Maybe one big project or one room that is ugly to be updated later.
 - Bring on the sledgehammers! Ready to demo and start from scratch.

* The earnest money deposit (EMD) belongs to the buyer as long as the buyer follows the contract. This can include part (or all) of the money you have set aside for the down payment or closing costs.