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Home Buyer Checklist

Whether your dream home is new construction or an existing home, you will want to know what to look for as you begin your home search. You will need a checklist for buying a home to serve as your roadmap with criteria for buying a home.

Check out the list below and how your exclusive buyers agent will help you conduct a home search, negotiate, and close on a new home. An exclusive's buyer agent can help you with the process of buying a home while representing your best interests throughout the purchase process.

Use the home buyer checklist below to prevent errors and to stay on track:

1. **Get credit pre-approved for a mortgage.**
Credit report, FICO score, type of mortgage, shop for best rates and programs.
2. **Need to improve your credit score or want a better loan opportunity**
Visit www.CreditScoreInstitute.org to improve your credit score.
3. **Determine your wants and needs**
Style of home, size, price, location.
4. **Seek out an exclusive buyer's agent**
Compare the services of different agents and look for good personal chemistry.
5. **Search for homes in the MLS**
Sign up for daily email notification services and stay on top of all new FSBOs coming to market.
6. **Check out the neighborhoods, schools, crime rate, traffic, zoning, and work commutes.**
Rely on your exclusive buyer's agent's expertise and in-company resources. Check the web for helpful information.

7. **Do the due diligence and research on your property of interest**
Visit or have your agent visit the town or city hall to learn of any zoning changes, liens, easements, or other restrictions.
8. **Prepare the offer and negotiate**
Have your exclusive buyer's agent prepare a property value study and ask the seller if there are any other offers and his motivation for selling, deadlines, etc.
9. **Conduct the home inspections and other inspections**
Take advantage of the inspection contingencies in your offer and get thorough inspections to eliminate any surprises after you move in to your new home.
10. **Final negotiations and sign the Purchase and Sale Agreement**
Use the inspection report to re-negotiate, if necessary and sign the Purchase and Sale Agreement after review.
11. **Walk-through inspection prior to Closing**
Visit your new home before you sit down at the closing table to make sure everything is as you expect it to be.
12. **Closing**

My Specific Items List

13. _____
14. _____
15. _____
16. _____

You may find that you need to add some steps, based on your special situation (such as buying luxury real estate), to create a customized home buying checklist for yourself. Your Exclusive Buyer's Agent can also help you find the right home loan for your needs.

Download the Home Buyers Field Manual for a complete List

www.HomesForSale.inWyckoffNJ.com