



LEGACY CHECKLIST · ABOUT 3 MINUTE READ · FREE

BUYER'S CHECKLIST

A simple, in-order checklist for buying a home. Work it top to bottom and you will not miss a step.

Read it online, with the latest updates, at legacyrep.co/guides/buyers-checklist

BEFORE YOU SHOP

- ☐ **Get pre-approved, not just pre-qualified.** Set aside 20 to 30 minutes with a lender and have your pay stubs, last two years of W-2s, and recent bank statements ready. Expect a credit pull and a few questions about income and debts, which is routine. If you are not sure who to call, this is the first place we step in: we will hand you two or three lenders we trust and tell you what to ask.
- ☐ **Settle your real budget.** Look at the full monthly payment with taxes and insurance, not just the price, because the sticker hides a few hundred dollars a month. Decide what feels comfortable, not just what you qualify for. We are glad to walk through what a given price actually costs you each month.
- ☐ **Separate your needs from your wants.** Write down the handful of things your life truly requires (bedrooms, commute, school district) versus the nice-to-haves. This one list saves you the most time and second-guessing later. Bring it to us and we will tune the search to it.
- ☐ **Line up your REALTOR® early.** Talk to your agent before you start touring, so you have representation from the first showing. As of 2024 this is also when the buyer agreement is set, in writing, so you know exactly how it works up front. It costs you nothing to start the relationship.

FINDING THE HOME

- ☐ **Tour with intent.** Take photos and a few notes in each home, because after the third or fourth they blur together. Focus on what you cannot change: location, layout, light, and noise. Tell us what is landing and what is not, and we will sharpen the next round.
- ☐ **Revisit your favorite at a different time of day.** A street can feel completely different at 8am, at 5pm, and on a weekend. Twenty minutes back at the curb has saved a lot of buyers from a surprise. We will tell you what to look and listen for.
- ☐ **Check the real commute and the neighborhood feel.** Drive your actual commute, not the map estimate, and walk the block if you can. This is the part listing photos never show. Ask us what we know about the area, we work these neighborhoods every week.

MAKING IT YOURS

- ☐ **Make a clean, well-structured offer.** Price is the loudest part but rarely the only thing that wins, so expect to weigh terms, contingencies, and timing too. A tidy, strong offer often beats a higher shaky one. This is where we earn our keep: we build the offer and tell you where there is room to push.
- ☐ **Put down your earnest money.** Plan for roughly 1 to 2 percent of the price as a good-faith deposit once your offer is accepted. It is not an extra cost, it gets applied at closing, but it needs to be ready. We will tell you the amount and timing before you are on the spot.
- ☐ **Schedule the inspection, then negotiate the real items.** Expect the report to list things even on a great house, so do not panic at a long list. The goal is no surprises and fair fixes or credits for what actually matters. We help you separate cosmetic from serious and handle the negotiation.
- ☐ **Stay on top of your loan and the appraisal.** Send your lender documents the day they ask, because slow paperwork is the most common cause of a delayed closing. The appraisal gets ordered in this window too. We watch the deadlines so nothing slips.

- ☐ **Secure homeowners insurance.** Line up a policy a week or two before closing, since your lender requires proof. Rates vary, so it is worth a couple of quotes. Ask us for insurers other clients have been happy with.
- ☐ **Do the final walkthrough.** Just before closing, confirm the home is in the condition you agreed to and any promised repairs are done. It is a last check, not another inspection. We walk it with you.
- ☐ **Confirm wire instructions by phone before sending a dime.** Call the title company using a number you trust, because wire fraud is real and a thirty second call prevents it. Never trust wiring details that arrive only by email. We will remind you, every time.
- ☐ **Bring your ID and cleared funds to closing, then get the keys.** Expect about an hour of signing. Bring a valid photo ID and the funds your lender and title company specify. Then the home is yours.

WHERE TO START

START THE CONVERSATION

Tell us where you are and what you are trying to do. We will bring the plan.

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