



Homebuyer In-Contract Checklist

What to Do After Your Offer is Accepted: Zero Stress Homebuying



Confirm the Contract

- ☐ Notify us the moment your offer is accepted **786-933-2077**
- ☐ Double-check key deadlines with agent (inspection, earnest money, closing).
- ☐ Make sure earnest money deposit is submitted on time.



Schedule Inspections

- ☐ Home inspection. You or agent sets up (within 1-7 days typically).
- ☐ Additional inspections if needed: termite, radon, mold, sewer, roof, etc.
- ☐ Review inspection report with your agent. **Never** send to us unless we ask
- ☐ Decide whether to request repairs or credits from the seller.



Financing Steps

- ☐ Confirm loan type, interest rate, and term (Day 1).
- ☐ Provide updated documents if requested (pay stubs, bank statements, etc.)
- ☐ Complete loan disclosures promptly.
- ☐ Avoid big purchases, job changes, or opening new credit lines. Tell us if anything changes



Prepare for Appraisal

- ☐ We order the appraisal to verify the home's value.



Title & Insurance

- ☐ Complete all requested information from title
- ☐ Shop and provide homeowners insurance quote to Lender (Day 1-3)
- ☐ Consider additional coverage: flood, earthquake, or liability, if needed.



Loan Approval ("Clear to Close")

- ☐ Lender's underwriter gives final approval.

- ☐ Review and sign Closing Disclosure (CD) – shows exact costs, down payment, monthly payment.

Closing Preparation

- ☐ Schedule your final walkthrough with agent (usually 24–48 hrs before closing).
- ☐ Verify all agreed repairs were completed if applicable
- ☐ Bring a cashier's check or wire transfer for closing costs + down payment.
- ☐ Verify you have a drivers license or passport that is not expired as you will need the day of closing

Closing Day

- ☐ Meet at title company, attorney's office, or via remote signing.
- ☐ Sign mortgage, deed, and legal paperwork.
- ☐ Pay closing costs and down payment.
- ☐ Get your keys and celebrate—you're officially a homeowner!

After Closing

- ☐ Change locks and garage codes.
- ☐ Have your post closing call with CJ
- ☐ Update your address with USPS, banks, employers, subscriptions.
- ☐ Mortgage Review with Jen Beeston or CJ 6 months after closing

Helpful FAQ:

Agent: Your real estate agent

Title: You will have either a title and escrow agent you are working with or title and attorney depending on state you are in.

Lender: That is us 😊

If you are ever unsure of anything, call us and one of the team can help or direct you to who can 786-933-2077. We are your guide throughout the process

*** If you are wiring money for earnest money deposit, make sure you verify the wire instructions on the phone with the escrow officer or attorney. They are the only ones you will give that money or the final money to. Be cautious of emails that tell you where to send money and always double check. Wire fraud is one of the most common crimes in real estate.