



SHERRI PATTERSON TEAM

BUYER'S CHECKLIST

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○ 1. GET YOUR FINANCIAL PICTURE IN FOCUS

You'll need to know what monthly payment you will be comfortable with and how much you have for a down payment before you start the home buying process. You may want to meet with a financial planner to help you with a budget that will work for you.

○ 2. GET PRE-APPROVED BEFORE YOU LOOK

Getting pre-approved helps to smooth the entire home buying process and helps you determine how much you can afford before you start shopping for your new home.

○ 3. FIND AN AGENT THAT YOU CAN TRUST

Do this before you go rushing off looking for homes or you may end up with no representation. Calling off the For Sale sign leaves you represented by the listing agent which may not be in your best interest. The cost to a buyer for their Realtor is FREE. Find a great agent that has your best interest in mind, like Sherri Patterson!

○ 4. DETERMINE YOUR HOUSING NEEDS AND WANTS

Sherri Patterson believes that meeting for a buyer consultation benefits you by providing you with information that will help you be successful during your house hunt. This is when we can truly hone in on what location, size of home and lot, floorplan, and other features of the home you purchase will meet your current and longer term needs.





○ 5. HOUSE HUNTING TIME

This is one of the most exciting times that can also present challenges. Talk to your Realtor about home values and how some homes are priced for multiple offers. We have a mix in types of homes available in the market place. Your realtor should have extensive knowledge on how to offer on bank owned properties, short sales as well as traditional and new home sales to position you for success.

○ 6. WRITE AN OFFER

Prepare the purchase contract according to your instructions and your Realtor's assessment of value. This is where you can ask the seller to pay up to three percent for your closing costs.

○ 7. OFFER ACCEPTANCE

Arrange for a home inspection and pest inspection. Protect yourself and do not skip this step! Knock on neighbors' doors and introduce yourself to inquire about the neighborhood and listen to what your neighbors are willing to share!

○ 8. ORDER A HOME WARRANTY

This is one of your wisest investments! Whenever a new owner moves into a home, they use the home differently than the previous owner. Items are sure to break. Don't get left footing the bill for the expense. With a home warranty, you are only obligated to pay the deductible in many cases.

○ 9. COMPARE & SECURE INSURANCE

Since homeowners insurance is a long-term expense, getting the best deal brings savings that continue.

○ 10. MAKE MOVING PLANS

If you plan to use a moving company, make comparisons and reserve time now.

○ 11. SECURE FINAL LOAN APPROVAL

If you have done your “up-front” work, this should be one of your easiest steps.

○ 12. DO A FINAL WALK THROUGH

Be sure the home is in the same condition as when you made the offer. Make sure if you requested repairs they are done to your satisfaction.

○ 13. ONCE YOUR LOAN DOCUMENTS ARE READY TO SIGN

Your Realtor will make an appointment with your title officer.

○ 14. CONGRATULATIONS! YOU'RE AN OWNER :)

Once you're on record with the county that your loan has funded, you will get your keys! If there are any improvements you want to make to “personalize” your home, it is easiest to do them now, before moving in.

○ 15. ENJOY YOUR NEW HOME

You are now ready to open the door to your new home and enjoy all of the amazing memories a home can create!



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