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Thinking of Buying A Home?

Here's Your Homework When You Work With Us

Things we need you to do now:

- o Sign Buyer representation agreement and return to us. We will send this to you via separate email once we've decided to work together
- o Find a mortgage broker/lender. We recommend comparing at least two lenders/mortgage brokers to see who will give you the best terms and rates. Our favorite lenders can be found on our website at:
<https://www.wilksrealestate.com/step-2-to-buying-a-home-get-pre-approved-for-a-mortgage/>
- o Review the estimated closing costs
- o Interview and Hire a Home Inspector. Find more information here:
<https://www.wilksrealestate.com/step-7-to-buying-a-home-schedule-the-home-inspection/>
- o Change privacy settings on Facebook and LinkedIn to the highest security settings possible, while still allowing people to Friend you. Do not post anything about your home search as it can be used against us during negotiations
- o Send a copy of your pre-approval letter to us as well as the contact info for your mortgage consultant/broker
- o Keep us updated on your mortgage process
- o Do not buy anything expensive or open new credit cards. Pay all bills on time. Be careful with your finances from now until we close.
- o Decide whether you want a home warranty and if this is something you want to purchase or would like us to try and negotiate during the negotiation process
- o Review the contract and any riders which will be used at the beginning of your homeseach so you are comfortable with the contracts when the time comes to put in an of-

fer. Ask us to send these to you when you're ready to review them

Once a contract has been accepted:

o Obtain initial earnest money check asap and let us know when it's ready for pick up. Usually these are due to the other agent within 24 – 48 hours

o Arrange for the home inspection ASAP. Ideally it should be conducted the day after the contract is signed. Notify us of the date/time so we can make it sure it works with our schedule as well as clear it with the sellers and the listing agent. Clear your schedule to attend the home inspection if possible and bring your checkbook to pay the home inspector or ask if they take credit cards. Home inspections generally take about 2- 4 hours

o Continue the mortgage approval process. When the lender asks for something, get it to him asap otherwise closing could be delayed.

o Gather home insurance quotes

o Hire a mover and begin packing

o Call and arrange for utilities to be transferred into your name the day of closing. We will send you the information you need for this.

o Arrange for homeowners insurance to start the day of closing

o Continue the mortgage approval process. When the lender asks for documents get them to them asap

o Gather funds for the down payment and closing costs

o Attend the walk through. This is usually scheduled for the day before closing

o Attend closing

o Consider having all locks changed in the home and new keys made. Change any security systems over to your name and set new passwords