



CHECK LIST TO DREAM HOME

YOUR NAME(S) _____ DATE: _____

ADDRESS: _____

EMAIL: _____ PHONE: _____

Things We need you to do now

Find a mortgage broker/lender. We recommend comparing at least 3 lenders/mortgage brokers to see who will give you the best terms and rates. The following are some recommended Lenders:

Donna Miller
Eagle Home Mortgage
360.874.0451
DonnaMiller@eaglehm.com

Kathy Hite
1st Security Bank
360.471.7541
Kathy.hite@fsbwa.com

Randy Tutterrow
Fairway Mortgage
360.731.3388
randyt@fairwaymc.com

- Sign Buyer representation agreement and Affiliated Business Arrangement Disclosure. Return to us. We will send this to you via separate email once we've decided to work together.
- Discuss Disclosure and Consent to Dual Agency
- Review the estimated closing costs from your chosen lender
- Interview and Hire a Home Inspector. Our favorites can be found using the above link. The home inspector generally costs \$350-\$700 depending on whether you're buying a condo, single family home, size, location, age.
- Change privacy settings on Facebook and LinkedIn to the highest security setting 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.
- Send a copy of your preapproval letter to me as well as the contact info for your mortgage consultant/broker.
- Keep me updated on your mortgage process and be sure to authorize you mortgage lender to keep me updated. **DO NOT CHANGE** Lenders without calling me first. There are steps required before you make a change.

- Do not buy anything** expensive or open new credit cards. Pay all bills on time. Be very careful with your finances from now until we close (when the deed is recorded AND you have the keys to your new home).
- Do not change EMPLOYMENT** during the purchase without discussing with your mortgage lender
- 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.
- Online home search from <http://www.reidrealestate.com>. Ask me to share "Homesnap" application. When you're out and you see a For Sale sign you can pull up the site and it will show you interior photos of the property as well as how much it is.

Once a contract has been accepted

- Arrange for a 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 sure it works with our schedule as well as clear it with the sellers and the listing broker. 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 2-3 hours.
- Deliver earnest money check asap (due within 2 days of mutual acceptance).
- Continue the mortgage approval process. When the lender asks for something (verifications/documents, etc...), get it to them asap, otherwise closing could be delayed.
- Gather home insurance quotes
- Review all HOA documents

Additional Notes