



CRISTAL CELLAR

Buyer's Checklist

Prior to House Hunting

- Choose the right agent, Cristal Cellar is a great starting point
- Get Pre-approved by your preferred lender, if you do not have a lender have CRISTAL CELLAR pre-approved
- Provide your agent with supporting documents to submit with offers
 - Pre-Approval Letter
 - Proof of Funds (bank statements, retirement account statements, mutual fund statements, etc)
 - Credit Scores (you should have a credit report after being pre-qualified)
- Create a budget including all costs of home ownership to get the best idea of what you can afford
- Answer the **Cristal Cellar Buyer's Questionnaire** so your agent has the best idea as to what features you want and need.

During the Home Search

- Look and drive around neighborhoods that you think you want to live
- Provide your Agent with the **MLS #** from any listings you like that you have seen on the internet
- Provide your agent a schedule of the best times to view homes
- Schedule showings with your agent at least 1 day prior to the showing time.
- Submit offers to the homes of your choice after discussing the terms and details of the offers with your agent
- Follow up with your agent to see if there is any feedback from offers made
- Review any accepted offers or counter offers with your agent
- OFFER ACCEPTANCE DATE:** _____

During the Beginning of Escrow – Escrow Opened Date: _____

- Deposit your Earnest Money Deposit (EMD) into escrow
- Make note of all important dates:
 - Inspection Contingency Period End **Date:** _____
 - Loan Contingency Period End **Date:** _____
 - Close of Escrow **Date:** _____
- Sign and return all paperwork provided by your Agent
- Sign and return all paperwork provided by Escrow
- Sign and return all paperwork provided by your Lender
- Work with your agent to schedule relative inspections, talk about general costs of each
 - Home Inspection – **Date:** _____
 - Appraisal – **Date:** _____
 - Termite Inspection – **Date:** _____
- Review all inspection reports and request any repairs you desire the seller to do
- Request the appraisal report from your lender and verify your purchase price is at or below market value
- Once satisfied with all inspection reports, appraisals and repairs, remove all contingencies
- Complete all conditions the lender requires before loan documents can be issued
- Sign all remaining disclosures, escrow documents and loan documents
- Deposit the remainder of your down payment

End of Escrow Process – Close of Escrow Date: _____

- Pack your Items and prepare to move at least 1 week before the close of escrow date
- Notify all important parties of address change (post office, bank, credit card companies, magazine and newspaper subscriptions, insurance company, family and friends)
- Disconnect or transfer utilities out of your name at your old home
- Connect utilities at your new home
- Receive your new keys and move into your new home!

Escrow is now CLOSED!! – Congratulations!!!