



DANIEL TERHUNE

Associate Broker

CONTACT ME

(716) 969-1702

danterhune@c21turnerbrokers.com

4 East Fairmount Ave
Lakewood, NY 14750

HaveAPlanGoWithDan.com

CENTURY 21[®]

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HOME BUYING CHECKLIST

- Sit down and talk with an agent about what you are looking to do.
- Talk to a couple of banks that your agent recommends after they hear your plans.
- Bank will tell you the approximate payment you can afford and the closing costs.
- Let your agent know what the bank says so that you can start looking in the right price range.
- Discuss with your agent whom you want for an attorney.
- Have fun searching for your new home.
- When you find your future home, you will sit with an agent and write up an offer.
- Negotiate Deal
- Set up inspections (home inspection, well flow test)
- When you are happy, prepare paperwork to remove the contingencies.
- Make an appointment with the bank to finalize the mortgage application and pay for the appraisal.
- **DO NOT TAKE ON ANY OTHER DEBIT OR HAVE YOUR CREDIT PULLED AT THIS TIME UNTIL AFTER CLOSING.**
- The agent will send paperwork to the attorney and bank.
- Bank will order the appraisal.
- Whenever the bank asks for documents, get these to them ASAP.
- When the bank has everything and the appraisal comes back, they will issue Mortgage Commitment.
- Both attorneys will be notified that Mortgage Commitment has come in, and they will start their part.
- Once you have Mortgage Commitment, the buyer needs to shop for homeowner's insurance. Be prepared to pay the first year's premium in full.
- Continue to provide the bank with any documentation they ask for ASAP.
- Once the bank is ready, they will issue the Clear to Close and send you a Closing Disclosure for your signature.
- The attorney will set a closing date with you and give you the amount to bring to closing.
- At this time, you should start coordinating the transfer of the utilities.
- Go to Closing
- The attorney will send paperwork to the county to be recorded. Once confirmed that it has been recorded is received, then the keys can be released.