

Home Buying CHECK-LIST

Buying a home is one of life's biggest investments and most exciting adventures. A **Coldwell Banker**® affiliated agent is equipped to be your trusted advisor in the process, guiding you every step of the way to make your experience smooth and successful.

1. PARTNER WITH A COLDWELL BANKER AFFILIATED AGENT

- ☐ Receive guidance throughout the buying process
- ☐ Get a competitive edge from local market knowledge
- ☐ Learn about available properties
- ☐ Gain access to off-market homes
- ☐ Benefit from time-saving convenience
- ☐ Get support through closing – and beyond

2. CREATE YOUR WISH LIST

- ☐ Visit coldwellbanker.com and your agent's site to check available properties
- ☐ Differentiate between wants and must-haves
- ☐ Determine preferred home style
- ☐ Use the Coldwell Banker Move Meter® to help you choose your ideal new neighborhood
- ☐ Consider amenities, schools, transportation, recreation
- ☐ Schedule home tours through your agent
- ☐ Choose the home you want to purchase

(continued on back)

3. ORGANIZE FINANCING

- ☐ Create a timeline and budget
- ☐ Get mortgage pre-approval
- ☐ Check your credit report
- ☐ Determine type of mortgage
- ☐ Shop for best rates and programs
- ☐ Understand what you can afford

4. OFFER & DUE DILIGENCE

- ☐ Review contract terms and conditions
- ☐ Negotiate the purchase price
- ☐ Select title and insurance providers
- ☐ Have earnest money ready
- ☐ Decide on a closing date
- ☐ Sign the offer
- ☐ Deliver the escrow check

5. UNDER CONTRACT

- ☐ Finalize the home loan
- ☐ Send proof of home insurance to lender
- ☐ Discuss any discovered zoning changes, liens, easements or other restrictions with your agent
- ☐ Agent can facilitate the home inspection and resolution process
- ☐ Determine required repairs and/or upgrades
- ☐ Use the inspection report to renegotiate, if necessary
- ☐ Receive information from agent about reliable contractors and service providers
- ☐ Receive property disclosure from seller
- ☐ Lender to order appraisal report
- ☐ Title search can ensure there are no claims against the property's title
- ☐ Pinpoint move-in date
- ☐ Certify funds for closing

6. PREPARE FOR CLOSING

- ☐ Schedule and book a moving company
- ☐ Notify post office, bank, etc. of new address
- ☐ Transfer and/or activate utilities
- ☐ Schedule and attend final walk-through
- ☐ Have all funds ready for closing
- ☐ Confirm wire instructions with title company

7. CLOSING DAY

- ☐ Bring identification to closing
- ☐ Show proof of paid home insurance policy
- ☐ Review list of adjustments
- ☐ Sign the mortgage and all required paperwork
- ☐ Receive signed deed from seller
- ☐ Confirm all funds were transferred for closing costs and down payment
- ☐ **Enjoy your new home!**



COLDWELL BANKER EMPORIA REAL ESTATE

Jim Pitman
Real Estate Salesperson
C: 620-704-4758
O: 620-412-9850
jpitman98@gmail.com
http://jpitman.sites.cbmoxi.com/
LIC#: KS00245029

Scan here to visit my website

©2026 Coldwell Banker. All Rights Reserved. Coldwell Banker and the Coldwell Banker logo are trademarks of Coldwell Banker Real Estate LLC. The Coldwell Banker® System is comprised of company owned offices which are owned by a subsidiary of Anywhere Advisors LLC and franchised offices which are independently owned and operated. The Coldwell Banker System fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. 25F56K_CB_10/25