



## Real Estate Buyer's Guide Checklist

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✓	Step	Details
	<b>Initial Preparation</b>	
	<b>Determine Your Budget</b>	
■		Assess your financial situation, including savings and income.
■		Calculate a comfortable monthly mortgage payment.
■		Consider property taxes, insurance, and maintenance costs.
	<b>Get Pre-Approved for a Mortgage</b>	
■		Check your credit score and address any issues.
■		Research different mortgage lenders and loan options.
■		Gather necessary documents (W-2s, tax returns, bank statements).
	<b>Define Your Needs and Wants</b>	
■		List must-have features (bedrooms, bathrooms, yard, location).
■		Identify nice-to-have but non-essential features.
■		Consider future needs (family expansion, work-from-home space).
	<b>Hire a Real Estate Agent</b>	
■		Research and interview agents specializing in your market.
■		Review their track record and client testimonials.
■		Discuss your budget, preferences, and timeline.
	<b>Home Search Process</b>	
	<b>Explore Neighborhoods</b>	
■		Drive through potential areas to assess surroundings.
■		Research crime rates, schools, and amenities.
■		Consider commute times to work and lifestyle needs.
	<b>Schedule Property Tours</b>	
■		Review online listings and narrow down top choices.

■		Attend open houses or schedule private showings.
■		Take notes and compare homes based on condition and price.
	<b>Evaluate Market Conditions</b>	
■		Check recent sales prices for similar homes in the area.
■		Determine if it's a buyer's or seller's market.
■		Look for potential property value growth opportunities.
	<b>Making an Offer</b>	
	<b>Decide on an Offer Price</b>	
■		Compare prices of similar recently sold homes.
■		Consider seller motivation and time on the market.
■		Factor in necessary repairs or renovations.
	<b>Include Contingencies</b>	
■		Home inspection contingency for potential repairs.
■		Financing contingency in case of loan issues.
■		Appraisal contingency to ensure fair market value.
	<b>Negotiate Terms</b>	
■		Discuss potential repairs, seller concessions, and closing costs.
■		Be prepared for counteroffers and negotiate wisely.
■		Work with your agent to craft a strong final offer.
	<b>Closing the Deal</b>	
	<b>Schedule a Home Inspection</b>	
■		Hire a licensed inspector to assess property condition.
■		Review findings and negotiate repairs if needed.
■		Decide whether to proceed, renegotiate, or walk away.
	<b>Finalize Mortgage Approval</b>	
■		Submit necessary documents to the lender.
■		Complete any required home appraisal.
■		Lock in your final mortgage interest rate.
	<b>Review Closing Documents</b>	
■		Read the closing disclosure outlining final costs.
■		Confirm title insurance and homeowners insurance.
■		Prepare the required funds for the down payment and closing costs.
	<b>Conduct Final Walkthrough</b>	
■		Ensure agreed-upon repairs were completed.
■		Check that appliances and systems are working.

■		Verify that the property is in the expected condition.
	<b>Moving In</b>	
	<b>Transfer Utilities and Services</b>	
■		Set up electricity, water, gas, internet, and waste services.
■		Update mailing address with banks, subscriptions, and DMV.
	<b>Plan the Move</b>	
■		Schedule movers or rent a moving truck.
■		Organize packing and label boxes for efficiency.
■		Arrange for furniture and appliance deliveries if needed.
	<b>Set Up Home Security and Maintenance</b>	
■		Change locks and install security systems.
■		Establish a home maintenance schedule.
■		Get to know your new neighborhood and introduce yourself to neighbors.