



Your real estate transaction step-by-step guide.

FROM CONTRACT TO CLOSING:

BUYER'S CHECKLIST

Real Estate transaction is a very complicated process.

Following are the steps you and your agent will walk through, as you move from making an offer for your dream home to living in it. continue...

www.local-n-global.com Local-n-Global Realty

Local-n-Global Consumers Guide to Agency Relationship

If Yes, Signature date **My agent's name:**

I work with:

Buyer's agent Phone number:

Seller's agent E-mail:


[Dual agent](#)

Agency Disclosure

Yes No

Fair Housing

Explained? Yes No




Earnest Money

Promissory note redeemed Amount \$:

Date: N/A Check #:

Check deposited

Date: N/A



Inspections

Private General Home Inspection Inspector's Name

Date:

Contingency Removed:

Contingency Removed Subject to Conditions:

Pest

Date:

Contingency Removed:

Municipal

Date:

Contingency Removed:

FHA/VA

Date:

Contingency Removed:

Radon

Date:

Contingency removed:

Other:

Date:

Contingency removed:

Contingency removed:

Date:

+ Complete Loan Application

Mortgage Company / Bank:

+ Paperwork for Loan Approval

Previous two years W2:

Two last Paycheck stubs:

Previous three months Bank and savings statements on all deposit accounts (include ALL pages):

Names and addresses of landlords for past two years:

Copies of lease agreements on all rental properties you own, if applicable:

Copy of divorce decree, if applicable:

If self-employed:

Copies of previous two years tax returns, plus corporate or partnership tax returns:

Year-to-date profit and loss statement:

Other:

Final loan commitment date:

By Purchase agreement:

Actual

+ Contact Movers

Name:
Phone #:
Moving Date:



+ Obtain Homeowners Insurance

Agent:
Phone #:
Date:

Homeowner's insurance is required by lenders. Lender's requirement of coverage may be less than you are comfortable with. It is wise to consult with your insurance agent to understand clearly what you are obligated to insure, and what options you have. You need to order the hazardous insurance approximately one week prior to closing. You have enough time to shop around for the best prices and terms of your future homeowner's insurance.

[The C.L.U.E. Home Seller's Disclosure Report](#)

Smart buyers start investigating the insurance issues even prior to making an offer to buy a new home. As a home buyer, you want to make sure that the house you've fallen in love with is a house you can live in. You need to feel comfortable that your new home's past will not come back to haunt you in the form of higher premiums for your homeowner's insurance.



+ Arrange Utility Transfer

Gas Phone #:

Electric Phone #:

Telephone Phone #:

Cable Phone #:

Other:

Utility transfer date:

+ Final Walk-Through

Contingency Removed: **Y**

Date:

+ Escrow

Deposit Funds
 (Down payment + Closing costs)
 Sign Final Papers

Escrow Officer:

Phone #:

Date:



+ Notify Post office about new address

Date:

Do it online: [Change Your Mail Address](#)

+ Obtain Keys

From:

Date:

Time:



This is a printable form-document for users. It designed to help to our clients, partners, agents, and general users to organize steps and procedures of the entire process.

NOTE: Expand all filled out sections before printing.