

BUYER CHECK LIST



Home Inspection (if applicable)

- Select home inspector by seeking referrals from friends/family and/or go to www.rochellerubin.com/businesses.php for inspectors recommended by Stuart and Maury
- Schedule inspection (anticipate process will take approximately 4 hours for a single family home and 2 hours for a condo)
- Inform real estate agent of inspection time so that agent can secure access to property



Secure financing (if applicable)

- Contact lenders and get quotes (initial fee worksheets and good faith estimates) for interest rates and fees
- Lock rate and apply for loan with preferred lender
- Inform real estate agent and Settlement Company of chosen lender



Complete and return settlement check-list (provided by Title Company)



Schedule move

- Call moving companies and get written, binding estimates
- If moving into a condo or co-op, schedule use of elevator and loading dock with front desk or management company. It may also be necessary to pay a move-in fee.



Secure home owners insurance policy

- For single family homes, make sure to consider excess flood insurance in addition to home owner's policy.
- For condos and co-ops, make sure to consider the replacement cost (material and labor) of improvements to the unit as well as value of personal property when choosing coverage limits.



Organize funds needed for closing

- Liquidate necessary stocks, etc. and move money to checking account to cover down-payment and closing costs
- Plan on getting from bank a cashier check the day before or the morning of closing



Contact utility companies (electric, gas, and water)

- Provide new billing information in order to ensure continuous service
- Give date of settlement as date service shall begin in your name



Change address

--complete change of address form with U.S. Postal Service (either at local post office or online [link on my website])

--call credit card companies, cell company, and any other billers to provide new mailing address



Set aside one to two hours for termite inspection (usually week before closing)



Set aside one hour for pre-settlement walk-through (usually morning of or day before closing)