

# HOMEBUYER CHECKLIST



## GET CLEAR ON WHY YOU'RE BUYING

Before you look at houses, get honest about your timeline, lifestyle, and plans.

- Are you staying put for a few years?
- Growing your family?
- Downsizing?

This helps avoid falling in love with homes that don't actually fit your life.

## FIND A LENDER & GET PRE-APPROVED

- Compare a few lenders, including any state or local first-time buyer programs.
- Once pre-approved, your lender provides a letter your REALTOR® includes with every offer to show sellers you're ready to buy.

## GATHER YOUR FINANCIAL PAPERWORK

This part surprises a lot of buyers.

Lenders will ask for:

- Pay stubs
- Tax returns
- Bank statements
- ID

Having these ready makes everything move faster once under contract.

**Note: If you use a virtual bank, it can be an issue at closing. Please talk to us.**

## CHOOSE A REALTOR® WHO EXPLAINS THE PROCESS

This isn't just about showing houses. You want someone who will explain what happens after you find "the one" — inspections, negotiations, timelines, and all the fine print you may not expect.

## START THE HOME SEARCH

Now the fun part — touring homes!

- Narrow down what matters to you.

Once you step inside real houses, you'll realize quickly that your wish list will likely change.

## MAKE AN OFFER (AND NEGOTIATE)

Your REALTOR® will help you decide:

- How much to offer
- What to include (inspections, timelines, closing date)
- How to stay competitive without overpaying

**Once the seller accepts... things move fast!**

*(Checklist continued on next page)*



**Let Us Guide You Home**

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## SCHEDULE THE HOME INSPECTION

- A professional inspector checks the home's structure, systems, and safety.
- You'll decide if you want additional inspections such as sewer lateral, termite, radon, and others.
- You will receive a detailed report of what's working and what isn't.

## REVIEW REPAIRS, CREDITS & THE OCCUPANCY INSPECTION

- Your REALTOR® will help you review the inspection report and negotiate repairs or credits with the seller.
- Occupancy inspections are required in many areas to ensure the home meets local safety standards before you can move in.

## THE APPRAISAL HAPPENS

- Your lender orders an appraisal to confirm the home is worth what you offered.
- If the value comes in low, your REALTOR® helps you navigate what happens next — this is another behind-the-scenes step that can impact the deal.

## SECURE HOMEOWNERS INSURANCE

- You'll need an active insurance policy before closing.

This protects your home — and it's required by your lender before they release the loan.

## FINAL WALK-THROUGH & UTILITIES

- Right before closing, you'll walk through the home to make sure it's in the agreed-upon condition.
- You'll also transfer utilities into your name so everything is ready on move-in day.

## CLOSING DAY — AND YOU GET THE KEYS

- You'll sign the paperwork,
- Once the seller is funded, you'll receive the keys to your new home.
- The title company then records the deed to make it official.

**You now own your home!!**



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