

Home Buying Checklist

We assist with the following tasks that are a part of the home purchasing process. Use this checklist to ensure that the process stays on track and is a success.

- ✓ Create the home search and schedule showings
- ✓ Find mortgage lenders (if applicable)
- ✓ Write and negotiate the contract
- ✓ Arrange a home inspection
- ✓ Provide homeowners' insurance company referrals
- ✓ Schedule and lead the final walk-thru of the home
- ✓ Prepare for, and attend, the closing

Key Money Saving Tips

- **Shop your loan.** A small interest rate reduction can result in a significant savings. An example: A 1/4% savings on your \$400K mortgage loan's interest rate can save over \$20,000 over the term of a 30-year loan.
- **When you make an offer, start low and be prepared to justify it.** Your lender will have an appraisal done, and the appraisal will be based on comparable current sales. Don't pay more than the current market.
- **Ask the seller to pay for your closing costs in your negotiation.** It will save you thousands of dollars in cash.
- **Have a home inspection done on the home you are buying.** If there are any defects requiring repairs, they will be revealed. Hopefully, the seller will agree to pay for them.
- **Shop for your homeowner's insurance.** You will be paying at least one year's premium at your closing. Don't just accept the insurance policy that your lender or the title company chooses. You may be able to find a better or comparable policy with a lower premium.
- **Use The Pro Agent Group throughout the purchasing process of your home.** We will help you with all of the money saving tips listed above, and our services are *free* for you. Our fees will be paid by the seller.

We hope to have the opportunity to assist you! Contact Keith, Owner/President, at:

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