

AMERICAN TITLE

BECOME A PREPARED BUYER CHECKLIST

- Discuss finances with a Loan Officer
- Determine financial eligibility
- Obtain Pre-Qualification
- Submit loan application
- Select a real estate agent
- Determine wants and needs in a home
- Select a home that suits your needs
- Discuss an offer with an agent
- Agent presents offer to selling side
- Buyer prepares 'Earnest Money' Deposit
- Seller accepts offer
- Earnest Money' is deposited
- Realtor will order Preliminary Title Insurance Report
- Conduct a physical inspection of the property by a qualified inspector
- Approve seller's Disclosure Statement
- Approve Preliminary Title Insurance Report
- Conduct property appraisal
- Perform Termite Inspection and Certification, if required
- Select a Homeowners Insurance Company and Coverage
- Insurance will be in effect at the close of the closing
- Review lender documents in advance of closing
- If applicable, obtain Home Warranty Insurance
- Get a Cashier's Check or Money Transfer prior to closing date
- Sign documents at Title Company
- Deed is recorded with County Record's Office
- Finally... **MOVE IN!**