## THE FINANCIAL CHECKLIST

### **CLOSING COSTS**

Closing costs include items such as an attorney's fee, survey fees, and document preparation fees.

### **DOWN PAYMENT**

This is the money you'll pay at closing. It's the difference between your mortgage amount and the purchase price of your home.

### **EARNEST MONEY**

This is an upfront deposit that gets applied to your down payment or closing costs.

## **INSURANCE**

Depending on your loan program and down payment amount, you may pay mortgage insurance. Homeowner's insurance is also required.



# **PROCESS** HOWE BUXING LHE

# Accepted Offer

in sales contract. in the format and timeline agreed upon Make sure earnest money is delivered

## Lender Documents

the requested documentation on time. contract and make sure to give them all Let your lender know that you are under

## Property Inspection

needed before your contract deadline. ASAP to determine if any repairs are Choose your inspector and get scheduled

inspection and resolved any issues. soon as you have performed your The appraisal should be ordered as

## Dangance

Appraisal

information to your attorney and lender. provider and provide the relevant Choose your homeowner's insurance





sure to be on time. funds (if applicable) to closing and be Bring your photo I.D. and certified

ID The Formes Florme!



Schedule Closing

has a convenient open spot. the process to make sure the attorney We will schedule your closing early in

transferred and turned on before

Schedule all of your utilities to be

Turn on Utilities



.gnisolo

Final Walkthrough

the home. in order and ready for you to purchase walkthrough to make sure everything is Before closing, do one final







