

Welcome, to your Ultimate Buyer's Checklist!

Purchasing a house is one of the most significant personal and financial decisions you'll make, often one of the most complicated.

There are many critical parts in the process and people to meet, from mortgage lenders to real estate agents.

Plus, there's a seemingly never-ending series of steps to navigate.

With so many parts, it's no wonder many buyers can suffer from real estate buying exhaustion and experience stress from what lies ahead and how long it can take.

The best way to get organized – as is the case with almost any complicated task – is with a detailed home buying checklist, which turns a seemingly impossible job into easy-to-understand steps.

Hence, I created this **FREE Tool so you can feel prepared and empowered throughout your buying process!**

At Developments Direct, we pride ourselves on creating a hassle and stress-free process for finding your dream home.

You can rest assured when you become a client of ours we have your back every step of the way. **Unlike traditional real estate, we don't work for the seller we work for you!**

Please let me know if you would like to discover how you can save yourself countless of hours of property searching, have every tiny detail handled for you and how we can facilitate an effortless journey towards defining your new purchase and lifestyle!

Cheers to your home-buying success!

Warmest Regards



SUSANA TUYA

Principal | Property Matchmaker | LREA



BUYING YOUR HOME *Checklist*

1 PARTNER WITH A PROFESSIONAL

- Get local insight
- Get to know neighborhood inventory
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

2 GET PRE-APPROVED

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

3 FIND YOUR NEW HOME

- Compare home and neighborhood averages, narrow down neighborhoods you want
- Favorite homes
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

4 MAKE OFFER & NEGOTIATE

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver settlement check
- Stay in close contact with your agent

5 UNDER CONTRACT

- Secure a home loan
- Acquire home insurance and send proof to your lender.
- Request list of what conveys with the property
- Schedule home inspection/negotiate repairs
- Acquire a property disclosure from the seller
- Order an appraisal
- Neutralize contingencies. Input any contingencies that may be specific to your area
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

6 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

7 CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment.
- Bring a printed confirmation of your wire transfer
- Government-issued Photo ID(s)
- Tax number (if applicable)
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

8 CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys - congrats, it's all yours!

**DD DEVELOPMENTS
DIRECT**

Buying New Made Easy!

Susana Tuya

Principal | Property Matchmaker

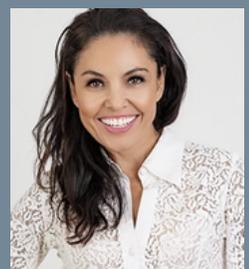
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Where home is your Destination!

Some of our exceptional clients ...

"Thank you so much for your comprehensive follow up and finding us exactly what we wanted, working with you was very professional and clean (honest) please always keep me posted on any new developments, much appreciated."

Steph R

"I must take the time to sincerely thank you for going above board with your services and beyond in assisting us with our apartment that meets all of our needs. Your professionalism and warmth are what initially drew us in. Thank you! "

Marie B

"Appreciate your professional service. No question was left unanswered. You knew exactly what I wanted, and you found it. I saved myself so much time and the headache that comes from searching for the right home. I will never buy a home without your help again!"

Tracy T

"Thanks again for all your help and you have been a delight to deal with – I wish all agents offered the same calibre of service you do and had your professional manner – lucky to have met you!"

M Read

"You have been a breath of fresh air, and I am not an easy client as I know what I want and when I see it! I felt you had my best interest and not after the sale like a lot of agents. Thank you, our family is over the moon!"

Claire O

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