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Thinking of Buying a Home? Here's Your Homework When You Work with Me

Your Name(s): _____ Date: _____
Property Address: _____
Address: _____
Email: _____ Phone: _____

Things I Need You to Do Now

- Find a mortgage broker/lender if you are planning to buy another property after you sell your current property. I recommend comparing at least two lenders/mortgage brokers to see who will give you the best terms and rates. This way you know if you can afford to buy another property and, if so, if it makes sense to sell now.
- Read and sign the following documents (I will send these to you via a separate email once we've decided to work together):
 - Buyer Representation Agreement
 - Affiliated Business Arrangement
 - Return all of the above to Cindy
- Discuss Disclosure and Consent to Dual Agency with Cindy
 - Don't sign this one
- Review the estimated closing costs
- Interview and hire a Home Inspector
 - The home inspector generally costs \$350-\$700, depending on whether you're buying a condo or single family home.
 - For all single family homes and condos below the third floor, I recommend having a radon test conducted.

- Change privacy settings on Facebook and LinkedIn to the highest security settings, possible, while still allowing people to Friend you. Do not post anything about your home search, as it can be used against us during negotiations.
- Send a copy of your preapproval letter to Cindy as well as the contact information for your mortgage consultant/broker
- Keep Cindy updated on your mortgage process
- Do not buy anything expensive or open new credit cards
 - Pay all bills on time
 - Be careful with your finances from now until we close
- Decide whether you want a home warranty and if this is something you want to purchase or would like us to try and negotiate during the negotiation process
- Review the contract and any riders which will be used at the beginning of your home search, so you are comfortable with the contracts when the time comes to put in an offer.
 - Ask Cindy to send these to you when you're ready to review them

Once a Contract Has Been Accepted

- Arrange for the home inspection as soon as possible. Ideally, it should be conducted the day after the contract is signed. Notify Cindy of the date/time, so she can make sure it works with her schedule, as well as clear it with the sellers and the listing agent.
- Clear your schedule to attend the home inspection, if possible, and bring your checkbook to pay the home inspector or ask if they take credit card.
 - Home inspections generally take about 2 hours.
- Obtain initial earnest money check as soon as possible and let Cindy know when it's ready for pick up.
 - These are usually due to the other agent within 24-48 hours
- Continue with the mortgage approval process.
 - When the lender asks for something, get it to them as soon as possible otherwise closing could be delayed
- Gather home insurance quotes.

Once Time Inspection Period Has Ended

- Obtain second earnest money check one the inspection period has ended.
 - This is usually due 24-48 hours after the inspection period ends
- Hire a mover and begin packing
- Call and arrange for utilities to be transferred into your name the day of closing
- Arrange for homeowner's insurance to start the day before closing

- Continue the mortgage approval process
 - When the lender asks for something, get it to them as soon as possible
- Gather funds for the down payment and closing costs
- Attend the walkthrough
 - This is usually scheduled for the day before closing
- Attend closing
- Consider having all locks changed in the home and new keys made.
- Change any security systems over to your name and set new passwords.