

MDHOMECENTER TEAM

BUYERS CHECKLIST

Place a check in the boxes below that apply and highlight priorities.

MDHOMECENTER Team will be with you from start to finish!

Location	Considerations	
<input type="checkbox"/> Downtown	Schools	Parks
<input type="checkbox"/> Urban	Crime Rate	Shops
<input type="checkbox"/> Suburban	Zoning	Restaurants
<input type="checkbox"/> Rural	Work Commute	Activities

House Style	Bedrooms	Full Bathrooms	Half Bathrooms
<input type="checkbox"/> Townhouse/Rowhome	<input type="checkbox"/> One	<input type="checkbox"/> One	<input type="checkbox"/> One
<input type="checkbox"/> Rancher	<input type="checkbox"/> Two	<input type="checkbox"/> Two	<input type="checkbox"/> Two
<input type="checkbox"/> Colonial	<input type="checkbox"/> Three	<input type="checkbox"/> Three	<input type="checkbox"/> Three
<input type="checkbox"/> Cape Cod	<input type="checkbox"/> Four	<input type="checkbox"/> Four	<input type="checkbox"/> Four
<input type="checkbox"/> Split Level	<input type="checkbox"/> Five		

Garage	Finished Basement	Office Area
<input type="checkbox"/> Low Priority	<input type="checkbox"/> Low Priority	<input type="checkbox"/> Low Priority
<input type="checkbox"/> Nice to have	<input type="checkbox"/> Nice to have	<input type="checkbox"/> Nice to have
<input type="checkbox"/> Must have	<input type="checkbox"/> Must have	<input type="checkbox"/> Must have

Kitchen	Formal Dining Room	Closet Space
<input type="checkbox"/> Small	<input type="checkbox"/> Low Priority	<input type="checkbox"/> Not much needed
<input type="checkbox"/> Medium	<input type="checkbox"/> Nice to have	<input type="checkbox"/> Some needed
<input type="checkbox"/> Large	<input type="checkbox"/> Must have	<input type="checkbox"/> Need lots of space

Bathrooms	Ceiling Fans	Kitchen Appliances
<input type="checkbox"/> Tub only	<input type="checkbox"/> Low Priority	<input type="checkbox"/> Refrigerator included
<input type="checkbox"/> Tub & Shower	<input type="checkbox"/> Nice to have	<input type="checkbox"/> Stove included
<input type="checkbox"/> Shower only	<input type="checkbox"/> Must have	<input type="checkbox"/> Microwave included

Heat	Air Conditioning	Water / Septic
<input type="checkbox"/> Natural Gas/Propane	<input type="checkbox"/> Central Air	<input type="checkbox"/> Public Water / Sewer
<input type="checkbox"/> Oil	<input type="checkbox"/> Window Units	<input type="checkbox"/> Well / Septic Tank
<input type="checkbox"/> Electric		

Yard	Driveway / Parking	Cable / Internet
<input type="checkbox"/> Small	<input type="checkbox"/> Private driveway	<input type="checkbox"/> Cable
<input type="checkbox"/> Medium	<input type="checkbox"/> Off street	<input type="checkbox"/> Fiber / FIOS
<input type="checkbox"/> Large	<input type="checkbox"/> On street	<input type="checkbox"/> Satellite

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Home buying steps and considerations

Determine the amount of house you can afford and acceptable monthly payment

How much house can you afford? _____

What is an acceptable monthly payment? _____

Choose a mortgage type

Review at least three mortgage lenders (see Finance Center on MDHOMECENTER.COM)

Determine the best loan type and interest rate available

Set aside cash for closing costs and down payment

Search for your home utilizing MDHOMECENTER Team to

Help browse listings

Tour homes that meet your criteria

Compare property values

Review property disclosures

Search liens, easements or other possible restrictions

MDHOMECENTER Team to make an offer, negotiate and help define terms

Determine purchase price and offer

Include contingencies, such as financial, inspection or purchase

Spell out special requests, repairs included and steps to be taken for items found during inspection

Determine an earnest amount

Define a move-in and closing date

Once both parties agree to the terms, sign the purchase and sale agreement

Finalizing the deal with MDHOMECENTER TEAM & Lender

Get the house appraised

Get a professional home inspection

Consider other inspections for termite or structural if warranted

Choose a home insurance company

Complete the loan process with the lender

Do a final walk-through inspection with MDHOMECENTER Team

Closing the purchase

Review the settlement document at least 2 days before closing to see how funds will be collected and distributed

Get a cashier's check for the amount you need to bring to closing, including the down payment and closing costs