

## Buyer Check List

✓ **Obtain a Pre-Approval from a Lender**

Lenders help you determine what you can afford when you are buying a home. A mortgage pre-approval is a lender's commitment to helping you obtain financing for a home up to a certain amount.

✓ **Understand the Market in the area you're looking.**

Work with your Agent to try and understanding the cost of homes in the area. This may help with how much to offer.

✓ **Find a Home Inspector.**

Once you make an offer you will want to have it professionally inspected.

✓ **Find a Home Insurance provider**

You will need to have home insurance when ready to close.

If you are buying near water, you may also be required to purchase flood insurance.

Once you make an offer and its accepted you are prepared with the approval letter and you already have an inspector as there is a short time for the inspection period.