



New Agent Starter Pack

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UNDER CONTRACT

ADDRESS

WEEK 0

- ☐ EXECUTE THE CONTRACT
- ☐ SEND CONTRACT TO TITLE/LENDER
- ☐ ARRANGE EM/OM DELIVERY
- ☐ SCHEDULE INSPECTION/S
- ☐ CONFIRM INSPECTION APPT W/LA
- ☐ REVIEW/SIGN DISCLOSURES
- ☐ ORDER SURVEY
- ☐ SET DATE REMINDERS
- ☐ TALK SYSTEMS/SAFETY/STRUCTURE
- ☐ GIVE BUYERS DO'S & DON'TS
- ☐ CHANGE STATUS TO AO
- ☐ CREATE UNDER CONTRACT SOCIALS
- ☐ UPLOAD DOCS FOR BROKER REVIEW

WEEK 1

- ☐ TUESDAY STATUS CHECK
- ☐ REVIEW INSPECTION REPORTS
- ☐ NEGOTIATE REPAIRS
- ☐ EXECUTE AMENDMENT
- ☐ DELIVER AMENDMENT
- ☐ ORDER APPRAISAL
- ☐ CHANGE STATUS TO PENDING
- ☐ ORDER HOA DOCS

WEEK 2

- ☐ TUESDAY STATUS CHECK
- ☐ DELIVER/REVIEW SURVEY
- ☐ REVIEW TITLE POLICY
- ☐ CHECK IN ON APPRAISAL
- ☐ CHECK ON REZEN FILE STATUS

WEEK 3

- ☐ TUESDAY STATUS CHECK
- ☐ REVIEW APPRAISAL
- ☐ CHECK ON STATUS OF REPAIRS
- ☐ HAVE DISCUSSION ABOUT UTILITIES
- ☐ TALK ABOUT MOVING NEEDS

WEEK 4

- ☐ TUESDAY STATUS CHECK
- ☐ REVIEW HOA DOCUMENTS
- ☐ VERIFY FINANCING APPROVAL
- ☐ CHECK ON REPAIRS
- ☐ ORDER CLOSING GIFT
- ☐ VERIFY REZEN FILE IS COMPLETE
- ☐ SCHEDULE FINAL WALK THRU
- ☐ SCHEDULE CLOSING

CLOSING

- ☐ REVIEW DISCLOSURES FOR ACCURACY
- ☐ WIRE/TITLE INFO
- ☐ TALK ABOUT KEYS AND ID'S
- ☐ SEND CDA
- ☐ TALK ABOUT KEYS AFTER FUNDING
- ☐ ATTEND CLOSING
- ☐ CHANGE STATUS

POST CLOSING

- ☐ ASSIGN FOLLOW UP PLAN
- ☐ CHANGE STATUS TO CLOSED
- ☐ SEND REQUEST FOR REVIEW
- ☐ UPLOAD CLOSING DOCS
- ☐ CREATE SOCIALS
- ☐ UPLOAD WALK THRU/PAYMENT COPY

Buyer Discovery Questions

LIFESTYLE AND LOCATION PREFERENCES

1. SORTING QUESTION: NEWLY BUILT HOME OR AN EXISTING ONE?
CLARIFYING QUESTION: WHAT DRAWS YOU TO NEW CONSTRUCTIONS VERSUS HOMES WITH A BIT OF HISTORY?
2. SORTING QUESTION: SINGLE-FAMILY HOME OR A CONDO?
CLARIFYING QUESTION: WHAT LIFESTYLE FACTORS MAKE YOU LEAN TOWARDS A SINGLE-FAMILY HOME OR A CONDO?
3. SORTING QUESTION: URBAN LIFESTYLE OR SUBURBAN COMFORT?
CLARIFYING QUESTION: WHAT SPECIFIC AMENITIES OR ENVIRONMENT ARE YOU LOOKING FOR IN URBAN VERSUS SUBURBAN SETTINGS?
4. SORTING QUESTION: CLOSE TO NIGHTLIFE OR PREFER A QUIET RESIDENTIAL AREA?
CLARIFYING QUESTION: HOW DO YOU TYPICALLY SPEND YOUR EVENINGS AND WEEKENDS?
5. SORTING QUESTION: QUIET STREET OR A LIVELY NEIGHBORHOOD?
CLARIFYING QUESTION: CAN YOU DESCRIBE YOUR IDEAL NEIGHBORHOOD VIBE?
6. SORTING QUESTION: ON A CUL-DE-SAC OR MAIN ROAD?
CLARIFYING QUESTION: WHAT ARE YOUR THOUGHTS ON THE BENEFITS OF LIVING ON A CUL-DE-SAC COMPARED TO A MAIN ROAD?
7. SORTING QUESTION: NEAR PUBLIC TRANSPORT OR IS DRIVING PREFERABLE?
CLARIFYING QUESTION: HOW DEPENDENT ARE YOU ON PUBLIC TRANSPORTATION FOR DAILY COMMUTING?
8. SORTING QUESTION: PROXIMITY TO WORK OR LEISURE ACTIVITIES?
CLARIFYING QUESTION: WHICH IS MORE CRUCIAL FOR YOUR DAILY ROUTINE—BEING CLOSE TO WORK OR LEISURE FACILITIES?
9. SORTING QUESTION: SCHOOLS AS A PRIORITY OR NOT ESSENTIAL?
CLARIFYING QUESTION: WHAT IMPORTANCE DOES THE QUALITY OF NEARBY SCHOOLS PLAY IN YOUR HOME BUYING DECISION?
10. SORTING QUESTION: CLOSE TO PARKS AND RECREATION OR SHOPPING CENTERS?
CLARIFYING QUESTION: DO YOU PREFER QUICK ACCESS TO NATURAL SPACES OR CONVENIENCE FOR SHOPPING?
11. SORTING QUESTION: IN A DEVELOPED AREA OR A GROWING NEW COMMUNITY?
CLARIFYING QUESTION: ARE YOU LOOKING FOR ESTABLISHED NEIGHBORHOOD BENEFITS OR THE POTENTIAL OF A NEW DEVELOPMENT?
12. SORTING QUESTION: NEAR HEALTHCARE FACILITIES OR NOT A PRIORITY?
CLARIFYING QUESTION: HOW IMPORTANT IS HAVING HEALTHCARE FACILITIES NEARBY TO YOU AND YOUR FAMILY?
13. SORTING QUESTION: PREFER A HOME WITH NEIGHBORS CLOSE BY OR MORE SECLUDED?
CLARIFYING QUESTION: HOW DO YOU FEEL ABOUT THE PRIVACY VERSUS COMMUNITY ASPECTS OF WHERE YOU LIVE?
14. SORTING QUESTION: PROXIMITY TO FAMILY AND FRIENDS OR EXPLORING NEW AREAS?
CLARIFYING QUESTION: DOES BEING NEAR YOUR SOCIAL NETWORK OUTWEIGH THE EXCITEMENT OF A NEW AREA?
15. SORTING QUESTION: HIGHER DENSITY LIVING OR SPACIOUS PROPERTY LOTS?
CLARIFYING QUESTION: WHAT ARE YOUR PREFERENCES REGARDING SPACE AND PRIVACY VERSUS COMMUNITY INTERACTION?

HOME FEATURES AND DESIGN

16. SORTING QUESTION: OPEN FLOOR PLAN OR COMPARTMENTALIZED ROOMS?

CLARIFYING QUESTION: HOW DOES YOUR DAILY HOME ACTIVITY INFLUENCE YOUR PREFERENCE FOR OPEN VERSUS TRADITIONAL LAYOUTS?

17. SORTING QUESTION: MAIN FLOOR MASTER BEDROOM OR AN UPPER-LEVEL MASTER?

CLARIFYING QUESTION: WHAT ARE YOUR PRACTICAL OR PREFERENTIAL REASONS FOR THE LOCATION OF THE MASTER BEDROOM?

18. SORTING QUESTION: MORE BEDROOMS OR MORE BATHROOMS?

CLARIFYING QUESTION: WHAT'S DRIVING YOUR NEED FOR EXTRA BEDROOMS OR BATHROOMS? HOW WILL YOU USE THEM?

19. SORTING QUESTION: MODERN KITCHEN OR TRADITIONAL KITCHEN STYLE?

CLARIFYING QUESTION: WHAT SPECIFIC FEATURES DO YOU LOOK FOR IN A KITCHEN BASED ON YOUR COOKING STYLE AND HABITS?

20. SORTING QUESTION: HARDWOOD FLOORS OR CARPETED ROOMS?

CLARIFYING QUESTION: ARE THERE ANY SPECIFIC REASONS FOR YOUR PREFERENCE IN FLOORING MATERIALS?

21. SORTING QUESTION: LARGE WINDOWS OR MORE WALL SPACE?

CLARIFYING QUESTION: HOW DO YOU BALANCE YOUR NEEDS FOR NATURAL LIGHT WITH WALL SPACE FOR DECORATIONS?

22. SORTING QUESTION: HIGH CEILINGS OR COZY, LOWER CEILINGS?

CLARIFYING QUESTION: WHAT ATMOSPHERE ARE YOU TRYING TO CREATE WITH THE CHOICE OF CEILING HEIGHT?

23. SORTING QUESTION: FIREPLACE OR EXTRA STORAGE SPACE?

CLARIFYING QUESTION: WHICH FEATURE BETTER SUITS YOUR LIFESTYLE: A FIREPLACE FOR AMBIANCE OR MORE STORAGE?

24. SORTING QUESTION: ENERGY-EFFICIENT HOME OR TRADITIONAL UTILITIES?

CLARIFYING QUESTION: HOW IMPORTANT ARE ENERGY EFFICIENCY AND UTILITY COSTS TO YOU IN YOUR HOME CHOICE?

25. SORTING QUESTION: MINIMALIST DESIGN OR RICH DETAILING?

CLARIFYING QUESTION: DOES YOUR PREFERENCE FOR MINIMALIST OR DETAILED DESIGN REFLECT YOUR PERSONALITY OR FUNCTIONALITY?

26. SORTING QUESTION: AMPLE NATURAL LIGHT OR DESIGNED FOR PRIVACY?

CLARIFYING QUESTION: HOW DOES YOUR PREFERENCE IMPACT YOUR DAILY LIVING ENVIRONMENT?

27. SORTING QUESTION: DEDICATED LAUNDRY ROOM OR INTEGRATED HOME AREAS?

CLARIFYING QUESTION: HOW DOES HAVING A DEDICATED LAUNDRY SPACE VERSUS AN INTEGRATED SETUP FIT INTO YOUR HOME ORGANIZATION?

28. SORTING QUESTION: OUTDOOR LIVING SPACE OR FOCUS ON INDOOR AMENITIES?

CLARIFYING QUESTION: HOW DO YOU ENVISION USING OUTDOOR VERSUS INDOOR SPACES IN YOUR DAILY LIFE?

29. SORTING QUESTION: SMART HOME FEATURES OR TRADITIONAL HOME SETUPS?

CLARIFYING QUESTION: WHAT SPECIFIC SMART HOME TECHNOLOGIES ARE YOU INTERESTED IN, AND WHY?

30. SORTING QUESTION: ARCHITECTURAL CHARACTER OR MODERN SIMPLICITY?

CLARIFYING QUESTION: WHAT ATTRACTS YOU TO A HOME'S ARCHITECTURAL STYLE, BE IT CHARACTER OR SIMPLICITY?

AMENITIES AND FUNCTIONAL NEEDS

31. SORTING QUESTION: SWIMMING POOL OR NO POOL?

CLARIFYING QUESTION: HOW DOES HAVING A POOL COMPLEMENT YOUR LIFESTYLE OR HOME ENTERTAINMENT NEEDS?

32. SORTING QUESTION: GARAGE OR DRIVEWAY PARKING?

CLARIFYING QUESTION: WHAT CONSIDERATIONS DO YOU HAVE REGARDING VEHICLE STORAGE AND SECURITY?

33. SORTING QUESTION: HOME OFFICE OR EXTRA BEDROOM?

CLARIFYING QUESTION: WITH THE INCREASING TREND OF WORKING FROM HOME, HOW WOULD A DEDICATED OFFICE SPACE BENEFIT YOU?

34. SORTING QUESTION: PET-FRIENDLY FEATURES OR NOT NECESSARY?

CLARIFYING QUESTION: COULD YOU TELL ME MORE ABOUT YOUR PETS AND HOW THEIR NEEDS MIGHT INFLUENCE YOUR HOME CHOICE?

35. SORTING QUESTION: LARGE BACKYARD OR LOW-MAINTENANCE OUTDOOR AREA?

CLARIFYING QUESTION: WHAT OUTDOOR ACTIVITIES DO YOU ENJOY, AND HOW DO THEY SHAPE YOUR PREFERENCE FOR YARD SIZE AND MAINTENANCE?

36. SORTING QUESTION: GATED COMMUNITY OR OPEN NEIGHBORHOOD?

CLARIFYING QUESTION: WHAT LEVEL OF SECURITY AND PRIVACY ARE YOU LOOKING FOR IN YOUR LIVING ENVIRONMENT?

37. SORTING QUESTION: REGULAR MAINTENANCE SERVICES OR DIY FRIENDLY?

CLARIFYING QUESTION: DO YOU PREFER HAVING SERVICES LIKE LANDSCAPING AND MAINTENANCE HANDLED FOR YOU, OR DO YOU ENJOY HANDLING THEM YOURSELF?

38. SORTING QUESTION: HOME GYM OR LOCAL FITNESS CENTER MEMBERSHIP?

CLARIFYING QUESTION: HOW DOES YOUR FITNESS ROUTINE AFFECT YOUR CHOICE BETWEEN A HOME GYM AND A NEARBY GYM FACILITY?

39. SORTING QUESTION: ENTERTAINMENT ROOM OR MULTI-USE SPACE?

CLARIFYING QUESTION: HOW WOULD YOU UTILIZE A DEDICATED ENTERTAINMENT AREA VERSUS A SPACE THAT CAN BE ADAPTED FOR MULTIPLE USES?

40. SORTING QUESTION: WALK-IN CLOSETS OR LARGE BEDROOMS?

CLARIFYING QUESTION: WHICH DO YOU PRIORITIZE MORE FOR YOUR LIFESTYLE AND STORAGE NEEDS—LARGER LIVING SPACES OR EXPANSIVE STORAGE?

ENVIRONMENTAL AND HEALTH CONSIDERATIONS

41. SORTING QUESTION: SOLAR PANELS OR CONVENTIONAL ENERGY SOURCES?

CLARIFYING QUESTION: HOW IMPORTANT ARE SUSTAINABLE ENERGY SOLUTIONS TO YOU, AND WHAT ARE YOUR LONG-TERM ENERGY GOALS FOR YOUR HOME?

42. SORTING QUESTION: ALLERGY-FRIENDLY MATERIALS OR GENERAL CONSTRUCTION?

CLARIFYING QUESTION: DO ANY HOUSEHOLD MEMBERS HAVE ALLERGIES THAT INFLUENCE THE TYPES OF MATERIALS USED IN YOUR HOME?

43. SORTING QUESTION: INDOOR AIR QUALITY SYSTEMS OR NATURAL VENTILATION?

CLARIFYING QUESTION: HOW DO YOU PRIORITIZE AIR QUALITY, AND WHAT SOLUTIONS FIT BEST WITH YOUR HEALTH NEEDS?

44. SORTING QUESTION: LOW VOC MATERIALS OR COST-EFFECTIVENESS?

CLARIFYING QUESTION: ARE HEALTH AND ENVIRONMENTAL CONCERNS MORE IMPORTANT THAN COST WHEN IT COMES TO BUILDING MATERIALS?

45. SORTING QUESTION: WATER CONSERVATION SYSTEMS OR STANDARD PLUMBING?

CLARIFYING QUESTION: HOW IMPORTANT IS WATER CONSERVATION TO YOU, AND ARE YOU INTERESTED IN SPECIFIC WATER-SAVING TECHNOLOGIES?

46. SORTING QUESTION: GARDEN SPACE FOR GROWING FOOD OR DECORATIVE LANDSCAPING?

CLARIFYING QUESTION: HOW WOULD YOU LIKE TO UTILIZE OUTDOOR GARDEN SPACES—GROWING PRODUCE OR FOR AESTHETIC PURPOSES?

47. SORTING QUESTION: PROXIMITY TO GREEN SPACES OR URBAN AMENITIES?

CLARIFYING QUESTION: HOW DOES THE ACCESS TO PARKS OR URBAN CONVENIENCES INFLUENCE YOUR DECISION ON WHERE TO LIVE?

48. SORTING QUESTION: ECO-FRIENDLY CONSTRUCTION OR TRADITIONAL METHODS?

CLARIFYING QUESTION: WHAT ARE YOUR EXPECTATIONS AND KNOWLEDGE REGARDING ECO-FRIENDLY BUILDING PRACTICES?

49. SORTING QUESTION: HEAT EFFICIENCY PRIORITY OR AESTHETIC DESIGN?

CLARIFYING QUESTION: HOW DO YOU BALANCE THE NEED FOR HEAT EFFICIENCY WITH YOUR DESIGN PREFERENCES IN A HOME?

50. SORTING QUESTION: NATURAL MATERIALS OR MODERN COMPOSITES IN CONSTRUCTION?

CLARIFYING QUESTION: WHAT INFLUENCES YOUR CHOICE BETWEEN NATURAL MATERIALS AND MODERN COMPOSITES IN TERMS OF DURABILITY AND STYLE?

FINANCIAL CONSIDERATIONS AND TIMELINE

51. SORTING QUESTION: FIXED-RATE MORTGAGE OR ADJUSTABLE-RATE MORTGAGE?

CLARIFYING QUESTION: HOW DOES YOUR FINANCIAL PLANNING AND RISK TOLERANCE INFLUENCE YOUR MORTGAGE CHOICE?

52. SORTING QUESTION: BUDGET MAX IS \$250K OR IS THERE ANY FLEXIBILITY FOR THE PERFECT HOME?

CLARIFYING QUESTION: WHAT ARE YOUR MAIN CONSIDERATIONS WHEN SETTING A BUDGET FOR YOUR HOME PURCHASE?

53. SORTING QUESTION: SHORT-TERM AFFORDABILITY OR LONG-TERM VALUE?

CLARIFYING QUESTION: HOW DO YOU WEIGH THE IMPORTANCE OF INITIAL AFFORDABILITY AGAINST POTENTIAL LONG-TERM PROPERTY VALUE INCREASES?

54. SORTING QUESTION: IMMEDIATE MOVE-IN OR POTENTIAL FOR CUSTOMIZATION?

CLARIFYING QUESTION: WOULD YOU PREFER A HOME THAT'S READY TO MOVE INTO IMMEDIATELY, OR ONE THAT YOU CAN CUSTOMIZE OVER TIME?

55. SORTING QUESTION: LOWER DOWN PAYMENT OR LOWER MONTHLY PAYMENTS?

CLARIFYING QUESTION: HOW DOES YOUR CURRENT FINANCIAL SITUATION DICTATE YOUR PREFERENCE IN DOWN PAYMENT VERSUS MONTHLY EXPENSE?

56. SORTING QUESTION: LOCAL LENDER OR NATIONAL BANK FOR FINANCING?

CLARIFYING QUESTION: WHAT ARE YOUR PRIORITIES WHEN CHOOSING A LENDER—PERSONALIZED SERVICE FROM A LOCAL ENTITY OR PERHAPS BROADER OPTIONS FROM A NATIONAL BANK?

57. SORTING QUESTION: FULL OWNERSHIP OR A LEASE-TO-OWN OPTION?

CLARIFYING QUESTION: WHAT MAKES YOU CONSIDER FULL OWNERSHIP VERSUS THE FLEXIBILITY OF LEASE-TO-OWN?

58. SORTING QUESTION: INVESTMENT POTENTIAL OR PERFECT FIT?

CLARIFYING QUESTION: ARE YOU LOOKING MORE FOR A PROPERTY THAT FITS ALL YOUR NEEDS NOW, OR ONE THAT SERVES AS A GOOD INVESTMENT FOR THE FUTURE?

59. SORTING QUESTION: HIGH DOWN PAYMENT FOR LOWER INTEREST RATES OR VICE VERSA?

CLARIFYING QUESTION: HOW DOES THE TRADE-OFF BETWEEN DOWN PAYMENT AND INTEREST RATES AFFECT YOUR BUDGETING AND FINANCIAL PLANNING?

60. SORTING QUESTION: PRE-APPROVED FINANCING OR EVALUATING MULTIPLE OPTIONS?

CLARIFYING QUESTION: HAVE YOU EXPLORED ALL YOUR FINANCING OPTIONS, AND HOW IMPORTANT IS HAVING PRE-APPROVAL IN YOUR HOME SEARCH?

61. SORTING QUESTION: IMPORTANCE OF RESALE VALUE OR MORE FOCUSED ON CURRENT LIVING NEEDS?

CLARIFYING QUESTION: HOW DO YOU BALANCE THE POTENTIAL FOR RESALE VALUE AGAINST THE SUITABILITY OF THE HOME FOR YOUR CURRENT NEEDS?

62. SORTING QUESTION: PROPERTY TAXES CONSIDERATION OR MORE FOCUS ON HOME FEATURES?

CLARIFYING QUESTION: HOW DO PROPERTY TAXES INFLUENCE YOUR CHOICE OF LOCATION OR TYPE OF HOME?

63. SORTING QUESTION: LONGER MORTGAGE TERM FOR SMALLER PAYMENTS OR SHORTER TERM WITH HIGHER PAYMENTS?

CLARIFYING QUESTION: WHAT ARE YOUR FINANCIAL GOALS AND HOW DO THEY DICTATE THE TERMS OF YOUR MORTGAGE?

64. SORTING QUESTION: READY TO BUY NOW OR NEED TO SELL YOUR CURRENT HOME FIRST?

CLARIFYING QUESTION: HOW DOES YOUR CURRENT HOME SITUATION AFFECT YOUR TIMELINE FOR MOVING?

65. SORTING QUESTION: CASH PURCHASE OR FINANCE THROUGH A MORTGAGE?

CLARIFYING QUESTION: WHAT FACTORS ARE INFLUENCING YOUR DECISION TO PAY CASH VERSUS FINANCING YOUR HOME PURCHASE?

OUTDOOR AND EXTRA FEATURES

66. SORTING QUESTION: LARGE YARD OR MINIMAL OUTDOOR SPACE?

CLARIFYING QUESTION: WHAT ACTIVITIES OR LIFESTYLE CHOICES ARE DRIVING YOUR PREFERENCE FOR YARD SIZE?

67. SORTING QUESTION: LANDSCAPED GARDEN OR EASY-TO-MAINTAIN YARD?

CLARIFYING QUESTION: HOW MUCH TIME AND EFFORT ARE YOU WILLING TO INVEST IN YARD MAINTENANCE?

68. SORTING QUESTION: FRONT PORCH OR REAR DECK?

CLARIFYING QUESTION: HOW DO YOU ENVISION USING OUTDOOR SPACES LIKE A PORCH OR DECK IN YOUR DAILY LIFE?

69. SORTING QUESTION: DECK OR PATIO?

CLARIFYING QUESTION: FOR YOUR OUTDOOR ACTIVITIES, WHICH DO YOU SEE MORE FUNCTIONAL—A DECK OR A PATIO?

70. SORTING QUESTION: OUTDOOR KITCHEN OR TRADITIONAL INDOOR SETUP?

CLARIFYING QUESTION: HOW OFTEN DO YOU ENTERTAIN OUTDOORS, AND HOW MIGHT AN OUTDOOR KITCHEN ENHANCE THAT?

71. SORTING QUESTION: PRIVATE FENCING OR OPEN YARD?

CLARIFYING QUESTION: WHAT LEVEL OF PRIVACY ARE YOU LOOKING FOR IN YOUR OUTDOOR LIVING SPACES?

72. SORTING QUESTION: OUTDOOR LIGHTING SYSTEM OR NATURAL AMBIANCE?

CLARIFYING QUESTION: HOW IMPORTANT IS OUTDOOR LIGHTING FOR YOUR EVENING ACTIVITIES AND HOME SECURITY?

73. SORTING QUESTION: DEDICATED GARDENING AREA OR MORE VERSATILE LAND USE?

CLARIFYING QUESTION: HOW COMMITTED ARE YOU TO GARDENING, AND HOW MIGHT THIS AFFECT YOUR USE OF OUTDOOR SPACE?

74. SORTING QUESTION: WATER FEATURES OR STRAIGHTFORWARD LANDSCAPING?

CLARIFYING QUESTION: WHAT IS THE APPEAL OF HAVING WATER FEATURES IN YOUR YARD, AND HOW DO THEY FIT INTO YOUR OVERALL LANDSCAPING GOALS?

75. SORTING QUESTION: SPACE FOR A POOL OR ADDITIONAL GARDEN/YARD AREA?

CLARIFYING QUESTION: BETWEEN A SWIMMING POOL AND EXTRA YARD SPACE, WHICH WOULD ENHANCE YOUR HOME LIFE MORE SIGNIFICANTLY?

BUYER BEWARE!

**THESE ARE THINGS YOU
SHOULD AVOID DOING WHILE
UNDER CONTRACT TO BUY A
HOME.**

01 CHANGE IS BAD

- DO NOT CHANGE JOBS, CHANGE THE WAY YOU GET PAID, CHANGE YOUR HOUSE. KEEP IT STATUS QUO UNTIL YOU CLOSE

02 DON'T GO LARGE

- PLEASE DON'T MAKE LARGE PURCHASES LIKE (BUT NOT LIMITED TO) A CAR, ENGAGEMENT RING, FURNITURE AND MORE. TALK TO YOUR LENDER BEFORE YOU DO ANYTHING LIKE THIS

03 DON'T FALL BEHIND

- ONE LATE PAYMENT HAS THE ABILITY TO RUIN YOUR CHANCES AT CLOSING ON YOUR HOME. STAY CURRENT AND IF YOU DO FIND YOURSELF IN A TOUGH SPOT, TALK TO YOUR LENDER ABOUT IT.

04 DON'T GET CUTE WITH CASH

- THE MONEY IN YOUR ACCOUNTS MAY BE NEEDED TO CLOSE ON YOUR HOME. DON'T SPEND THAT MONEY IN SAVINGS WITHOUT TALKING TO YOUR LENDER FIRST

05 DON'T MAKE LARGE DEPOSITS

- MAKING LARGE DEPOSITS DURING THIS TIME CAN RAISE RED FLAGS AND REQUIRE YOU TO JUMP THROUGH ADDITIONAL HOOPS CAUSING DELAYS OR WORSE. TALK TO YOUR LENDER BEFORE MAKING ANY UNUSUAL LARGE DEPOSITS