

REAL ESTATE/CONSTRUCTION PREPARING TO PURCHASE A HOME CHECKLIST

- Consider hiring a real estate professional in your search for a home
- Check local magazines, newspapers and the web for homes for sale in your designated area
- Investigate insurance availability and costs for location and type of home
- Investigate real estate tax rate for the purchase of home in particular city or county
- Investigate mortgage availability and rates; ask the mortgage company for prequalification
- Obtain list of closing costs from a real estate professional or title company
- Obtain list of maintenance and repair costs (see [Real Estate/Construction, Home Inspectors checklist](#))
- Investigate what other homes in your target area have recently sold for from a real estate professional or a local government
- If schools are important to you, obtain school rating and curriculum information
- What are any association rules and fees
- Consider hiring a real estate attorney; obtain fee costs
- Obtain explanation and cost of title Insurances from real estate professional or title company
- What area amenities are available (transportation, stores, churches, schools)
- Ask yourself: Do I love this home?
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