



Let's Get Prepared!

Buying a new home can be overwhelming. Let us guide you from start to finish. Use the checklist below for helpful tips.

During your search

- Consult a lender. They will review your credit, income, and assets to help you get pre-approved for a mortgage
- Create a budget and gather funds in an accessible account for your deposit.
- Establish your priorities. Make a list of your needs and wants for your neighborhood and new home.
- Narrow your choice by deciding which community and which builder fits your needs, your wants, and your budget.
- Start visiting communities and model homes you like in your price range.
- Work with the sales professionals to choose a lot and a floor plan that can be built on that lot within your budget. Make sure you understand which features are included and the price of your preferred options.
- Sign a purchase agreement. Sign your purchase paperwork and provide the required deposit.

After the purchase

- Finalize your financing. Confirm your lender and your loan, and lock-in your mortgage rate so you're prepared for the closing.
- Make sure your funds are in place for your down payment and closing costs. Don't make any major purchases or apply for credit until the sale is complete so you don't jeopardize your credit or financing.
- Make your design choices. Depending on the builder you choose, you could have a complete array of personalized decisions to make. A design center specialist or sales professional can give you advice.

Before you close

- Prepare for inspections and insurance. Follow the lead of the sales professional or your real estate agent to see which inspections you can attend and how often you can see your future home during construction.
- Buy homeowner's insurance and prepare for your move while the home is being built. View our pre-closing checklist for more details.
- Go to the closing. Your final step requires you to sign papers, walk through your completed property, and celebrate your new home. *This is the fun part!*

