iDeal Real Estate

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BUYER CHECKLIST
Jacksonville & Northeast Florida

Before you shop

- ☐ Pull your credit and correct any errors before applying
- ☐ Get a written pre-approval (not a pre-qualification) from a local lender
- ☐ Set a monthly payment ceiling, not just a purchase price
- ☐ Budget 2–5% of the price for closing costs, plus moving and setup
- ☐ Ask your lender about FHA, VA, USDA and Florida Hometown Heroes options

Pick your search area

- ☐ Rank must-haves: commute, schools, yard, garage, walkability, HOA or no HOA
- ☐ Drive your top neighborhoods at rush hour and again after dark
- ☐ Check flood zone and windstorm exposure — it changes your insurance premium
- ☐ Get an insurance quote on a sample home before you fall in love with one
- ☐ Look up HOA or CDD fees and what they actually cover

Making the offer

- ☐ Review recent comparable sales, not the list price, to set your number
- ☐ Decide your inspection, financing and appraisal contingency periods
- ☐ Confirm earnest money amount and where it will be held
- ☐ Ask about seller concessions toward closing costs or a rate buydown
- ☐ Put your preferred closing date and possession terms in writing

Under contract

- ☐ Schedule the home inspection immediately — the clock is short
- ☐ Add WDO (termite), roof, HVAC, sewer scope or 4-point inspections as needed
- ☐ Review the survey, permits and any unpermitted work
- ☐ Read the HOA documents and budget during your review period
- ☐ Lock your rate and keep your finances unchanged until closing
- ☐ Bind homeowners insurance before the closing date

Closing week

- ☐ Review the closing disclosure line by line against your estimate
- ☐ Do the final walkthrough and confirm repairs were completed
- ☐ Arrange the wire or cashier's check — verify instructions by phone
- ☐ Bring a government photo ID
- ☐ Transfer utilities, set up mail forwarding and change the locks after closing