THE BUYER PREP CHECKLIST

Your first steps, in order, in Rutland County

THE FORMULA: REAL NUMBERS + A REAL PRE-APPROVAL + A PLAN

Eight steps, in the order they actually happen. Do them in order and the rest gets easier.

1. KNOW YOUR NUMBERS

- [ ] Decide what monthly payment you are actually comfortable with, not just what a bank says you can afford.

2. GATHER YOUR DOCUMENTS

- [ ] Photo ID
- [ ] Recent pay stubs
- [ ] W-2s
- [ ] Bank statements

Your lender needs these to verify your pre-approval, so gather them first.

3. GET PRE-APPROVED

- [ ] Pre-approved, not pre-qualified. A lender verifies your income, credit, and documents so sellers take your offer seriously.

Happy to connect you with a lender I trust.

4. SAVE FOR YOUR DEPOSIT AND CLOSING COSTS

- [ ] Your earnest money deposit goes in shortly after your offer is accepted, and closing costs come due at the end.

Ask me for a rough estimate for your price range.

Betsy Adamovich · REALTOR® · Real Broker LLC · 802-384-0155 · Elizabethadamovich.lofty.me

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5. MAKE YOUR LIST

- [ ] Must-haves, nice-to-haves, and deal-breakers.
- [ ] Towns you would live in, and towns you would not.

6. START TOURING

- [ ] This is the fun part. I will point out the things listing photos do not show, good and bad.

7. WRITE THE OFFER

- [ ] Price, deposit, contingencies, and closing date.

  I will walk you through what each one means before you sign anything.

8. INSPECTION, APPRAISAL, CLOSING

- [ ] Inspection within about two weeks, then the appraisal and attorney title work.
- [ ] Most closings land 30 to 45 days after your offer is accepted, and then you get the keys.

READY WHEN YOU ARE

Thinking about buying in Rutland County? Call or text 802-384-0155 and we will start at step one.

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