## Prudential Select Properties

## Buyer's Checklist: After An Accepted Contract

□ **Earnest Money Deposited**: As soon as you have an accepted contract your earnest money will be deposited into escrow.

 Loan Application: You need to make loan application within \_\_\_\_\_days. At the time of application you may have to pay your lender for the credit report and appraisal up-front or it may be included in your closing costs.

□ **Appraisal:** The appraisal is ordered by the lender and needs to be completed within \_\_\_\_\_ days.

□ **Home Insurance:** You will need to check with a home insurance company for insurability of the property \_\_\_\_\_ days from the acceptance deadline of the contract. Your paid receipt will be needed for closing.

□ **Title Insurance:** Your agent will call the Title Company for insurance quotes.

□ **Inspections:** Building, Termite & Environmental Inspections need to be scheduled right away and completed within \_\_\_\_\_ days.

The Building Inspection cost ranges from \$250—\$400. The building inspector will examine all the systems in the home and share with you any concerns or issues discovered. (You will receive a detailed report post inspection).

If you are using FHA financing you must have a termite inspection.

The Seller will order, schedule and pay for the Gas Inspection 30 days before closing. Make sure the Inspection Report is clear of defects; the seller will provide receipts of repairs of the items failed. Sellers to provide a copy of clear Gas Inspection at time of closing.

Seller will order and pay for the City/Municipal Inspection unless stated otherwise in the contract. Sellers must comply with all inspection terms. Loan Application End Date

Appraisal End Date

Insurance Ordered By Date

Inspection Period End Date

Building Inspection Date/Time

Termite Inspection Date/Time

Gas Inspection Date/Time

City Inspection Date/Time

Prudential Select Properties | Your local choice for St. Louis Real Estate | www.DiscoverStL.com



□ Inspection Resolution: Building and Termite Inspections resolution to be	Inspection Resolution Date
resolved within days of receipt to seller. After discussing terms, your agent	hispection Resolution Date
will submit the Inspection Notice on your behalf that notifies the sellers of any	
repairs or credits for the property.	
□ Loan Commitment: Loan Commitment needs to be received from you lender	Loan commitment Date
and any remaining terms need to be met.	
□ Schedule Closing: You and your Realtor will set a time for closing with the	
Title Company and Lender.	
□ <b>Transfer Utilities:</b> Move utilities into your name up to 4 days prior to closing.	
□ Final Walk-Through: You and your Realtor will schedule the final walk-	Walk-Through Date/Time
through up to 4 days before closing to ensure that it is still in the condition it was	
when you initially wrote the contract.	
□ <b>Closing:</b> Bring a Cashiers Check, made payable to Title	Closing Date/Time
Company, your photo IDs and the receipt of your homeowners insurance.	Closing Date/ Time