

San Diego Home Buyer Checklist

From pre-approval to your first month: what to do, in order.

Before you shop

- ☐ Get a pre-approval letter from a lender.
- ☐ Set a monthly budget that includes property tax, homeowners insurance and any association dues.
- ☐ List what you cannot live without and what you would trade.
- ☐ Read the market reports for each area you are considering.

Touring homes

- ☐ See each home on a weekday and on a weekend if you can.
- ☐ Check the age and condition of the roof, water heater, furnace and windows.
- ☐ Find out what association dues and special assessments apply.
- ☐ Note stains, cracks or sloping floors and raise them with the inspector.
- ☐ Ask what is included in the sale.

Making an offer

- ☐ Compare sold homes nearby before you decide what to offer.
- ☐ Agree with your agent on the deposit, contingencies and timeline.
- ☐ Have your pre-approval and proof of funds ready with the offer.

Under contract

- ☐ Get the deposit to escrow by the date in the contract.
- ☐ Schedule inspections in the first days of the contract.
- ☐ Read the seller's disclosures and the preliminary title report and ask about anything unclear.
- ☐ Get homeowners insurance quotes before your contingencies end.
- ☐ Answer lender requests fast, and do not open new credit or make big purchases.

Closing and after

- ☐ Do the final walk-through and confirm agreed repairs.
 - ☐ Sign at escrow, including the ownership report for the county assessor.
 - ☐ After you get the keys: change the locks, set up utilities and test the alarms.
 - ☐ File for the homeowners' exemption, and set money aside for the supplemental property tax bill.
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Preferred lender: Point Mortgage Corporation (NMLS #231073), (619) 475-4095. You are always free to choose any lender you like.

General information for orientation, prepared October 2026. It is not legal, tax or financial advice, and rules and forms change. Confirm details with your lender, the county, an attorney or tax professional and your agent.