



Homebuyer's Checklist

The Must-Ask Questions for Realtors, Lenders, Inspectors & More

Realtor:

- ☐ How familiar are you with this neighborhood/market?
- ☐ What's the average time homes stay on the market here?
- ☐ Are there upcoming developments/zoning changes?
- ☐ Can you provide recent comps?
- ☐ What's your negotiation strategy?



Your Northpoint Lender:

- ☐ What loan programs do I qualify for?
- ☐ What's the interest rate & APR?
- ☐ What are the estimated closing costs & fees?
- ☐ Any down payment assistance options?
- ☐ Can I get a loan estimate in writing?
- ☐ How long is the rate lock period?

Home Inspector:

- ☐ What areas do you check in detail?
- ☐ Will I receive a written report with photos?
- ☐ How soon will I get results?
- ☐ What are common issues in this area?
- ☐ Can I attend the inspection?

Title Company:

- ☐ What does the title search cover?
- ☐ Are there any liens or easements?
- ☐ How much is title insurance?
- ☐ What will closing day look like?
- ☐ How long does the closing process take?

Yourself:

- ☐ Can I comfortably afford this home long-term?
- ☐ Does it fit my lifestyle (schools, commute, amenities)?
- ☐ Can I see myself here for 5+ years?

Take The Next Step

Tip: Print this out or keep it on your tablet/phone so you can check things off in real-time during your homebuying journey.