FREE GUIDE

UTAH HOMEBUYER CHECKLIST

Every step from "just looking" to keys in hand.

Seth Douglass · 385-236-9018 · Berkshire Hathaway HomeServices Elite Real Estate

Check these off as you go. Items marked UTAH are specific to buying here, the stuff national checklists leave out. Questions at any step? **Text me at 385-236-9018.**

01 GET YOUR MONEY READY

- ☐ Check your credit score (620+ for most conventional loans, 580+ for FHA)
- ☐ Pay card balances down below 30% of your limits
- ☐ Don't open new credit or finance a car until after closing
- ☐ Save for your down payment (3% to 3.5% minimum on many loans)
- ☐ Save another 2% to 5% of the price for closing costs
- ☐ Keep a cushion for moving and the first few months
- ☐ Ask about Utah Housing Corporation and local down payment help programs UTAH

02 GET PRE-APPROVED

- ☐ Last 2 months of pay stubs
- ☐ Last 2 years of W-2s or tax returns
- ☐ Last 2 to 3 months of bank statements
- ☐ Talk to 2 or 3 lenders and compare rates *and* fees
- ☐ Get a pre-**approval** letter, not just a pre-qualification
- ☐ Ask the lender for your full monthly payment, not just the loan amount

03 KNOW YOUR REAL MONTHLY NUMBER

- ☐ Principal and interest
- ☐ Property taxes
- ☐ Homeowners insurance
- ☐ HOA dues (common in newer Utah County neighborhoods)
- ☐ Utilities, plus secondary water / pressurized irrigation fees UTAH
- ☐ Mortgage insurance if you put down less than 20%

> **QUICK TIP**
> Pick the payment you're comfortable with first, then work backward to a price. The bank's max is not your budget.

04 LINE UP YOUR AGENT

- ☐ You'll sign a written buyer agreement before touring. Read it.
- ☐ Ask exactly what your agent will do for you
- ☐ Ask how they're paid and who pays them
- ☐ Agree on how you'll communicate (text, call, email)

05 SHOP SMART

- [ ] Write down must-haves, nice-to-haves, and deal-breakers
- [ ] Pick 2 or 3 target cities (Lehi, AF, Saratoga, Eagle Mtn, Orem, Spanish Fork...) UTAH
- [ ] Drive your commute at rush hour (I-15 and Pioneer Crossing add up) UTAH
- [ ] Compare new builds (builder incentives) vs. resale
- [ ] Take photos and notes at every showing

06 WRITE A STRONG OFFER

- [ ] Review recent comparable sales with your agent
- [ ] Utah uses the REPC (Real Estate Purchase Contract). Know your deadlines. UTAH
- [ ] Decide your earnest money amount
- [ ] Ask for seller-paid closing costs or a rate buydown if the home has sat
- [ ] Keep your due diligence and financing protections in place
- [ ] Put every REPC deadline on your calendar

07 UNDER CONTRACT (DUE DILIGENCE)

- [ ] Read the Seller Disclosures as soon as you get them
- [ ] Schedule a home inspection right away
- [ ] Add a radon test. Elevated radon is common in Utah. UTAH
- [ ] Sewer line scope on older homes
- [ ] Review HOA documents, CC&Rs, and fees
- [ ] Confirm secondary water / irrigation setup UTAH
- [ ] Negotiate repairs or credits before the Due Diligence Deadline
- [ ] Lock your rate and get the appraisal ordered
- [ ] Buy homeowners insurance and send proof to your lender

08 CLOSING (SETTLEMENT)

- [ ] Review your Closing Disclosure (you get it at least 3 business days before)
- [ ] Utah closings happen at a title company UTAH
- [ ] **Call the title company to verify wiring instructions.** Never trust an emailed change.
- [ ] Do a final walkthrough 24 to 48 hours before settlement
- [ ] Bring a government photo ID
- [ ] Sign, record, get your keys

09 AFTER YOU MOVE IN

- [ ] Change the locks
- [ ] Find the water shutoff, breaker panel, and gas shutoff
- [ ] Make sure your county has you on file for the primary residence tax exemption UTAH
- [ ] Schedule a sprinkler blowout before the first freeze UTAH
- [ ] Save all closing documents somewhere safe
- [ ] Set aside 1% to 2% of the home's value each year for upkeep

WANT HELP WITH ANY STEP?

Text me and we'll map out your plan. No pressure.

385-236-9018

This checklist is general information, not legal, tax, or lending advice. Loan programs, limits, and requirements change; confirm details with your lender, title company, and agent. Seth Douglass is a licensed real estate agent with Berkshire Hathaway HomeServices Elite Real Estate.