CANADIAN SNOWBIRD BUYER'S GUIDE

Your Guide to Buying a Home in the U.S. as a Canadian Snowbird



BUYING A U.S. HOME

KEY CONSIDERATIONS FOR CANADIANS

FINANCING OPTIONS

ENJOYING THE SNOWBIRD LIFESTYLE

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CHAPTER 1

CANADIAN SNOWBIRD BUYERS

Buying and enjoying a U.S. home as a Canadian

WELCOME TO ARIZONA

A SMARTER WAY TO BUY SOUTH OF THE BORDER

Your U.S. home should feel like an escape—not a maze of unfamiliar paperwork. This guide combines the practical homebuying steps from The Dayman Group's Home Buyer's Guide with issues that matter specifically to Canadian purchasers.

What this guide helps you do

Understand your purchase goals, compare communities, prepare for a U.S. real estate transaction, explore financing, choose a form of ownership, and plan for the ongoing realities of owning a seasonal home.

What makes a Canadian purchase different

Canadian citizens can generally buy U.S. residential real estate, but a purchase does not itself grant U.S. immigration status. Financing, tax reporting, title decisions, estate planning, and currency conversion can differ from a domestic buyer's experience.

Your advisory team

Coordinate early with an Arizona REALTOR®, a lender experienced with foreign-national borrowers, a title/escrow company, a cross-border tax adviser, and an attorney familiar with U.S.–Canada estate and ownership issues.

How The Dayman Group can help

We can guide the real estate search, negotiation, inspections, and closing coordination, and discuss financing paths with appropriately licensed lending professionals. Financing eligibility and availability depend on borrower, property, lender, and jurisdiction.

WHY ARIZONA?

SEASONAL LIVING WITH YEAR-ROUND POSSIBILITIES

Sunshine and outdoor living

Arizona attracts seasonal residents for its winter climate, desert scenery, golf, hiking, cycling, dining, and an active network of communities catering to part-time homeowners.

Find the right kind of community

Compare age-restricted communities, golf developments, lock-and-leave condos, single-family homes, and resort-style neighborhoods. Evaluate distance to airports, medical services, groceries, recreation, and family.

Tour with ownership in mind

A seasonal home should work when you are away as well as when you are there. Ask about HOA rules, rental restrictions, property management, landscaping, pool care, security, and summer maintenance.

A useful short list

Identify your target purchase price, preferred winter months, accessibility needs, property type, pet requirements, desired amenities, and whether occasional rental income is important.

- Compare total annual carrying costs—not just the asking price.
- Review HOA documents and special assessments before you commit.
- Check property insurance availability, flood exposure, and summer heat-management needs.

CAN CANADIANS BUY IN THE U.S.?

OWNERSHIP, VISITS AND PRACTICAL REQUIREMENTS

Buying property

Canadian citizens can generally purchase U.S. real estate without becoming U.S. residents. Buyers may hold title individually, jointly, or through certain entities or trusts, subject to legal and lender considerations.

Visiting is a separate issue

Owning a home does not extend your permitted stay or provide a visa. Admission and length of stay are determined under U.S. immigration rules. Track travel days and seek immigration advice for extended or repeated stays.

Identification and paperwork

Be ready to provide valid government identification, proof of funds, source-of-funds records, and any lender-specific income, asset, or tax documentation. Foreign-national transactions may involve additional verification.

Banking and moving money

Plan for CAD-to-USD conversion, wire transfer lead times, exchange-rate changes, bank verification, and potential reporting requirements. Confirm wire instructions by calling the title company at a verified number.

Before writing an offer

Discuss ownership structure, lender requirements, the intended use of the property, and expected closing timeline before you select a title vesting option.

ARIZONA TITLE & OWNERSHIP

HOW YOU TAKE TITLE MATTERS

"Vesting" describes how legal ownership appears on the deed. It can affect survivorship, probate, estate planning, control, and the way an interest transfers at death. The correct choice depends on marital status, goals, tax position, and applicable law.

Sole & separate property

One person holds title individually; marital-property considerations may still require legal review.

Community property

Arizona recognizes community property for qualifying spouses; Canadian marital and domicile facts can complicate the analysis.

Community property with right of survivorship

A form available to qualifying spouses that includes survivorship rights.

Joint tenancy with right of survivorship

A survivorship form that can be used by qualifying co-owners; exact deed language matters.

Tenancy in common

Co-owners may hold different percentage interests; no automatic survivorship.

Trust or entity ownership

May serve estate or liability-planning goals, but can affect financing, tax, reporting, and transfer costs.

CHOOSING THE RIGHT VESTING

CROSS-BORDER QUESTIONS TO ASK FIRST

Married or buying together?

Discuss how your marital status, province of residence, domicile, and the source of funds affect your intended ownership. Do not assume that Canadian family-property rules and Arizona title rules work identically.

What happens when an owner dies?

Some title forms include survivorship rights, while others may require probate or transfer under an estate plan. U.S. estate-tax exposure can exist for non-U.S. citizens, even where Canadian rules are different.

Could you rent or sell later?

Ownership structure may affect income reporting, withholding on a future sale, liability, and how proceeds are distributed. Review these issues before choosing an LLC, corporation, or trust.

Who should confirm the decision?

Your Arizona title/escrow professional can explain available deed forms, but personalized legal and tax advice should come from qualified Arizona counsel and cross-border tax advisers.

BEFORE YOU CLOSE

Ask: Who will own the home? In what percentages? Is survivorship desired? What happens on death, separation, sale, or refinancing? Does the lender permit this vesting?

ARIZONA | HOME BUYER | TITLE & OWNERSHIP

HOW WILL YOU TAKE TITLE?

KNOW YOUR OPTIONS BEFORE YOU CLOSE.

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ARIZONA TITLE & OWNERSHIP

YOUR HOME. YOUR LEGACY.

Understand your options before choosing how to hold title.

1 SOLE & SEPARATE	2 COMMUNITY PROPERTY	3 CP WITH SURVIVORSHIP	4 JOINT TENANCY	5 TENANCY IN COMMON
One owner	Married spouses	Married spouses	2+ owners	2+ owners

ARIZONA TITLE VESTING OPTIONS

How you take title can affect ownership rights, survivorship, estate planning and future transfers. Review your choices before closing.

SOLE & SEPARATE PROPERTY

One person owns the home in an individual name. Often used by an unmarried buyer purchasing alone or when a married person's interest is intended to be separate property.

No automatic co-owner survivorship.

COMMUNITY PROPERTY

For married spouses. Each spouse holds a community interest. Arizona generally gives spouses equal management and control of community property.

No survivorship merely from this vesting.

COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP

For married spouses when expressly stated in the deed. Combines community-property ownership with a survivorship feature.

Survivorship: Yes, when properly created.

JOINT TENANCY WITH RIGHT OF SURVIVORSHIP

Two or more owners hold title with an expressly created survivorship right. A deceased owner's interest can pass to the surviving joint owner(s).

Survivorship: Yes, when properly created.

TENANCY IN COMMON

Two or more owners hold undivided interests, which may be structured in different percentages. Often considered by co-buyers or investors.

No automatic survivorship.

TRUST OR ENTITY OWNERSHIP

A trust or business entity may be appropriate for estate-planning or investment situations, subject to legal, tax, title and lender requirements.

Depends on governing documents.

Before Closing...

- ☑ Buying alone?
- ☑ Buying with a spouse?
- ☑ Buying with another person?
- ☑ Estate or investment plan?

Ask questions. Choose intentionally.

BENEFICIARY DEED

Arizona permits a beneficiary deed that can transfer an owner's interest at death. It is an estate-planning tool, not simply another purchase vesting choice.



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Educational overview only - not legal, tax, estate-planning or title advice. Consult your Arizona title/escrow professional, attorney and tax or estate-planning adviser before selecting or changing title. Financing may affect permitted vesting.

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FINANCING FOR CANADIANS

CASH, FOREIGN-NATIONAL AND OTHER OPTIONS

Cash purchase

A cash purchase avoids mortgage underwriting but still requires documented funds, title review, due diligence, and coordinated international transfers.

Foreign-national mortgage programs

Some U.S. lenders offer programs for eligible Canadian citizens without U.S. credit history. Terms may include higher down payments, reserves, rate differences, and specific property-use restrictions.

Conventional and other loan programs

Certain borrowers with U.S. residency, credit, employment, or other qualifying circumstances may access additional products. FHA, VA, USDA, and low-down-payment programs in a general buyer guide should not be assumed available to nonresident foreign-national buyers.

Prepare your documents

Lenders may request Canadian tax returns or notices of assessment, employment/income evidence, bank and investment statements, passport, credit documentation, and proof of down payment and reserves.

Rate locks and closing dates

Confirm lender-specific lock periods, extension costs, appraisal timing, and underwriting conditions before committing to a closing date. Ask how currency fluctuations may affect funds needed at closing.

THE U.S. BUYING PROCESS

FROM FIRST CONVERSATION TO KEYS

01 Define your goals

Decide whether the property is a seasonal retreat, longer-term residence, or investment. Set a budget that includes annual carrying costs.

02 Get financially prepared

Review funds, exchange rates, lender pre-approval if applicable, and your anticipated cash-to-close.

03 Search and tour

Compare communities, homes, HOA rules, and seasonal maintenance needs. Use saved searches and local market data.

04 Make and negotiate an offer

Review price, earnest money, financing, inspections, appraisal, contingencies, and closing date with your agent.

05 Complete due diligence

Arrange inspections; review disclosures, title commitment, HOA documents, insurance, and lender appraisal if required.

06 Finalize escrow and close

Complete lender conditions, verify wire instructions, review closing figures, conduct a final walkthrough, sign, and confirm recording/possession.

BUDGET BEYOND THE PRICE

YOUR TRUE COST OF OWNERSHIP

Upfront costs

Plan for earnest money, down payment if financing, lender and appraisal charges, title/escrow fees, inspections, recording, prepaid insurance, and any negotiated HOA or transfer fees. Amounts vary by transaction.

Recurring costs

Estimate property tax, homeowners insurance, HOA dues, utilities, internet, landscaping, pest control, pool care, property management, and repairs. Condos and planned communities may have special assessments.

Currency exposure

Your expenses may be in U.S. dollars while savings or income remain in Canadian dollars. Consider exchange-rate scenarios when estimating both purchase costs and ongoing ownership.

Financing reserves

Foreign-national lenders may require substantial liquid reserves in addition to the down payment. Verify acceptable asset types and seasoning requirements with the lender.

A practical comparison

Ask for an estimated net monthly and annual ownership budget for each shortlisted property, including the costs of keeping it secure during your months away.

TAXES & CROSS-BORDER PLANNING

QUESTIONS FOR YOUR ADVISERS

U.S. and Canadian tax considerations

Rental income, a future sale, and certain ownership structures may create reporting or tax obligations in one or both countries. Your Canadian residency and U.S. tax status require individual analysis.

Selling later: FIRPTA

A sale by a foreign person can trigger U.S. withholding under the Foreign Investment in Real Property Tax Act. Exceptions and reduced-withholding procedures may apply; consult a qualified tax adviser well before listing.

Estate and succession planning

U.S.-situs real estate can raise U.S. estate-tax filing or liability questions for non-U.S. persons. Coordinate wills, beneficiaries, title vesting, and cross-border estate planning.

Travel-day tracking

Keep accurate records of days spent in the United States. Immigration admission limits and U.S. tax-residency tests are different rules and should not be conflated.

Insurance and rental use

Confirm your policy covers a seasonal or occasionally vacant property. If renting, review municipal rules, HOA restrictions, licensing, and relevant tax obligations.

Educational information only; not legal, immigration, lending, or tax advice.

THE SNOWBIRD LIFESTYLE

ENJOY YOUR HOME—EVEN WHEN YOU ARE AWAY

Arrive to a ready home

Consider a local property manager or trusted contact to inspect the property, run water, check HVAC, and coordinate vendors before you arrive.

Prepare for Arizona summers

Plan for cooling, irrigation, monsoon storms, roof drainage, pest control, and vacant-home monitoring. Review insurance exclusions for extended absences.

Make everyday life easy

Compare proximity to grocery stores, pharmacies, healthcare, airports, recreation, and community activities. Evaluate transportation and vehicle-storage needs.

Understand the rules

HOA and condominium documents may restrict short-term rentals, guests, parking, pets, exterior changes, and amenities. Obtain the documents before contingency deadlines.

Plan your departure

Before leaving for Canada, set thermostat and water plans, arrange mail and package handling, secure valuables, confirm insurance conditions, and schedule periodic checks.

YOUR SNOWBIRD BUYER CHECKLIST

PREPARE • PURCHASE • ENJOY

- [ ] Set a U.S.-dollar budget and annual carrying-cost target.
- [ ] Identify ideal Arizona communities and seasonal priorities.
- [ ] Confirm cash or foreign-national financing eligibility.
- [ ] Discuss title vesting with Arizona legal and cross-border tax advisers.
- [ ] Review travel-day and immigration considerations.
- [ ] Gather ID, proof of funds, and lender documentation.
- [ ] Evaluate HOA rules, insurance, and rental restrictions.
- [ ] Inspect the home and review seller disclosures.
- [ ] Verify title, escrow, wiring instructions, and closing figures.
- [ ] Set up utilities, insurance, maintenance, and property checks.
- [ ] Save transaction records for future tax and estate planning.

TIP: Begin your cross-border tax, estate, and financing conversations before you submit an offer—not during the final week of escrow.

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REAL ESTATE SALES & FINANCING

HOME BUYER'S GUIDE

A Step-by-Step Guide to Buying Your Next Home



THE BUYING PROCESS

FINANCING OPTIONS

KEY CONSIDERATIONS

ARIZONA & BEYOND LIVING TIPS



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How to Buy a home

1. Start financial preparation

Buying a house is a major commitment. Before you begin shopping for properties or comparing mortgage options, you need to make sure you're ready to be a homeowner.

If you have not done so already, start saving for your down payment (usually 20% of the purchase price) far in advance of buying. And, keep in mind that buying a home comes with additional expenses, so at least six months before you start shopping for a home, be sure to save 2-5% of the purchase price to cover closing costs.

A good place to begin is by calculating your debt-to-income(DTI) ratio. Look at your current debts and income and consider how much money you can reasonably afford to spend each month on a mortgage payment.

Homeownership also comes with several costs that you do not need to worry about while renting. You will need to pay property taxes and maintain some form of homeowners insurance. Factor these expenses into your household budget when you decide how much house you can afford.

Below is a review of some of the major expenses related to a purchase and how much you might want to save for them. Other key definitions are outlined for your information as well.

Down Payment

Your down payment is a large, one-time payment toward the purchase of a home. Many lenders require a down payment because it mitigates the loss they might suffer in the event that a borrower defaults on their mortgage.

Many home buyers believe that they need a 20% down payment to buy a home but this is not always true. A down payment of that size is not likely to be realistic for many first-time home buyers.

Fortunately, there are many options for buyers who can not afford a 20% down payment. For example, you can be able to get a conventional loan for as little as 3% down (confirm with your lender). FHA loans have a minimum payment of 3.5%. VA loans and USDA loans even allow eligible and qualified borrowers to put 0% down.

There are advantages, however, to making a larger down payment. For one, it typically means you will have more mortgage options. It also usually means you will have a smaller monthly payment and a lower interest rate. Plus, if you put at least 20% down on a conventional loan, you will no longer need to pay for private mortgage insurance (PMI).

Closing Costs

You will also need to save money to cover closing costs, which are the fees you pay to get the loan. There are many variables that go into determining how much closing costs will be, but it is usually advisable to prepare for 3% – 6% of the total home value. This means that if you are buying a home worth $200,000, you might end up paying $6,000 – $12,000 in closing costs.

The specific closing costs will depend on your loan type, your lender and where you live. Almost all homeowners will pay for things like appraisal fees and title insurance. If you take out a government-backed loan, you will typically need to pay an insurance premium or funding fee upfront.

Before you close on your loan, your lender will give you a document called a Closing Disclosure, which lists each of the closing costs you need to cover and how much you will need to pay at closing. Look over your Closing Disclosure carefully before you close to know what to expect and to catch any errors.

Other Costs Based On Loan Type

Your loan type might require a specialized inspection as well. For example, you often have to get a pest inspection before you take out a VA loan. Most lenders will schedule this inspection on your behalf and pass the cost along to you at closing.

These expenses might seem minor when held up against the other costs associated with buying a home, but they can add up, so be sure to budget wisely.

Review your credit profile ahead of time, and see what you can do to raise your score (which can get you a better interest rate). Request copies of all your credit reports, start paying off credit card bills and resolve any discrepancies or errors.

Income And Employment Status

Your lender will need to see a work history (usually about 2 years) to make sure your income source is stable and reliable.

Preparing your income is all about pulling the right documentation together to show steady employment. If you are on payroll, you will likely just need to provide recent pay stubs and W-2s. If self-employed, you will need to submit your tax returns and other documents the lender requests.

Debt-To-Income Ratio

Debt-to-income ratio (DTI) is another financial instrument mortgage lenders use to evaluate your loan application. Your DTI helps your lender see how much of your monthly income goes to debt so they can evaluate the amount of mortgage debt you can take on.

DTI is calculated by dividing your monthly debt by your gross monthly income. For example, if your monthly debts (credit card minimum payments, loan payments, etc.) total $2,000 per month and your gross monthly income is $6,000, your DTI is $2,000/$6,000, or 33%. Your lender will use the debts shown on your credit report to calculate your DTI.

It is wise to review your DTI before you apply for a loan. In most cases, you will need a DTI of 50% or less to qualify for a mortgage, although this number varies based on your lender, loan type and other factors.

Credit Health

Your credit score plays a huge role in what loans and interest rates you qualify for. Your credit score tells lenders how risky you are to lend money to.

Taking steps to improve your credit score and reduce your debt can pay off big as you prepare to get a mortgage. Better numbers mean better loan options with lower interest rates.

Your credit score is based on the following information:

- Your payment history
- The amount of money you owe
- The length of your credit history
- Types of credit you've used

- Your pursuit of new credit

Most lenders require a credit score of at least 620 to qualify for the majority of loans. A score above 720 will generally get you the very best loan terms.

Keep in mind that you should also avoid taking out any additional loans (large or small) until after the home purchase is finalized as that will affect your credit score.

2. Get to know your market

Start searching for homes online. Visit open houses to get a feel for your market and narrow down your must-have list in terms of home type, features and location.

You will also want to become familiar with the experts in your local area who can assist you in the purchase process--specifically a real estate agent. A great real estate agent can guide you through every step and connect you with other professionals like inspectors, attorneys, and mortgage brokers or lenders.

At this point, you will also want to be aware of your spending and its impact on your credit report. Do not take out any large loans because they could lower your credit score and affect your debt-to-income ratio — a calculation that lenders use to determine how much you qualify to borrow. Any major changes related to your income or employment might also change your ability to get financing.

4-5 months before buying:

- Start looking at homes online

- Define your wants and needs
- Hire a real estate agent
- Keep track of spending and credit use

3. Get pre-approved and start searching

Choose a lender or mortgage broker to guide you through the financing process. Get pre-approved by your chosen lender so when it comes time to make an offer, sellers will know you are serious. To get pre-approved, you will need bank statements, pay stubs and tax returns. Most pre-approval letters are good for 60 to 90 days. Below are some of the loan options that a lender will help you to consider.

Conventional Loans

Conventional loans, sometimes called conforming loans, are loans that are backed by Fannie Mae or Freddie Mac. The majority of mortgages in the U.S. are conventional loans. Conventional loans are always a popular option for homebuyers, and you can get one with as little as 3% down.

FHA Loans

Backed by the Federal Housing Administration, FHA loans are less of a risk for lenders because the government insures them if you stop making payments. As a result, FHA loans have credit score requirements that are not as strict. You can get an FHA loan with a down payment as small as 3.5%.

VA Loans

VA loans are mortgage loans for veterans, active-duty members of the Armed Forces, and qualifying surviving spouses. The most popular benefit

of VA loans for homebuyers is no down payment required. VA loans are insured by the Department of Veterans Affairs.

USDA Loans

Another type of government-backed loan, a USDA loan, helps people in rural and suburban areas buy homes. You can get a USDA loan with 0% down, but your home must be in an acceptable rural area and you must meet income eligibility rules.

If you have not already, set up saved searches online so that you will be notified as soon as new homes that meet your criteria come on the market.

Your agent can also set up searches for you that update directly from the local MLS for homes to show you. It is always a good idea to make a list of your top priorities, some of which might depend on whether you are looking for a starter home or something else entirely.

Here are some things you might want to consider when shopping

for a house:

- Price
- Square footage
- Home condition and possible need for repairs
- Access to public transportation
- Number of bedrooms
- Backyard/swimming pool
- Local entertainment options
- Local school district ranking
- Property value trends
- Property/real estate taxes

Rank your priorities from highest to lowest based on importance and show

this list to your real estate agent. This will give your agent a better idea of specific homes that fit your criteria. You may need to spend some time searching for the perfect home, so do not get discouraged if your hunt takes longer than expected.

Only you can decide which property is right for you. Make sure you see plenty of homes before you decide which one you want to make an offer on. Like much of the homebuying process, you can do a great deal of your house hunting online.

2-3 months before buying

- Get a pre-approval letter
- Save searches online
- Start scheduling showings

4. Make an offer

Once you find a home you love, make your offer! Keep in mind, it might not be accepted right away.

When you decide to make an offer on a home, you must submit an offer letter in writing. Your offer letter includes details about yourself (like your name and current address), the price you are willing to pay for the home and more. It will also include a deadline for the seller to respond to your offer. Your real estate agent will have a template ready to use and will submit this to the listing/seller's agent on your behalf.

Most offers also include an earnest money deposit. An earnest money deposit is a small amount of money, typically 1% – 2% of the purchase price. Your earnest money deposit goes toward your down payment and

closing costs if you buy the home. If you agree to the home sale and later cancel, you typically lose your deposit.

From here, the seller can respond in one of three ways:

- Accept the offer: If the seller accepts the offer, you can move onto the next step.
- Reject the offer: If the seller rejects your offer, the ball is back in your court. You can choose to submit another offer or move onto another home.
- Give you a counteroffer: The seller can also come back with a counteroffer of their own. They may change the purchase price or the terms of the sale. You can accept the counteroffer, reject it, or make another counteroffer.

Negotiations may go on for some time after you submit your offer. Let your real estate agent help you manage negotiations and do not be afraid to walk away if you cannot reach an agreement. Once you and the seller agree to an offer, it is time to move on to the appraisal and inspection.

1-2 months before buying:

- Find the right home
- Make an offer and negotiate, if necessary
- Sign the contract

5. Complete escrow-related tasks and finalize

plans

During the 30 to 45-day escrow period, your lender will set various checkpoints in order for their underwriters to approve your loan. This will likely include items like a home inspection, appraisal and requests for

additional documentation. This process may take longer if you are getting an FHA or VA loan, which can require extra paperwork. If you have had a change to your credit or income since you were pre-approved, further verification may be required.

Schedule the inspection

Lenders usually do not require a home inspection to get a loan, but you should still get an inspection before you buy a property.

During a home inspection, an inspector will go through the home and look for potential problems. They will test electrical systems, make sure the roofing is safe and in good shape, make sure appliances are working and much more. After the inspection closes, the inspector will give you a full report and a list of problems they found in the home (if any).

When you receive your inspection results, go over each item line by line and look for major issues. If a home has a serious health hazard (like lead paint or mold), ask the seller to correct the problem before you close. If you cannot reach an agreement, you may want to move on and consider other options. Read over your inspection results with your agent and ask whether they noticed any major red flags.

Bear in mind that you will be liable for any major repairs after your sale closes. A clogged toilet or a sink that does not drain are not major issues. However, if your home inspection reveals an expensive problem (like cracks in the foundation or poorly installed windows), you may want to reconsider the purchase.

It is common for homebuyers to include a home inspection contingency in

their purchase offer. A contingency gives buyers the option to back out of a purchase (or negotiate repairs) without losing their earnest money deposit if the home inspection reveals major issues with the home.

Get a home Appraisal

A home appraisal is a review that gives the current value of the property you want to buy. You must get an appraisal before you buy a home with a mortgage loan.

Lenders require appraisals because they cannot lend out more money than a home is worth. If the appraised value comes back lower than your offer, you might have trouble getting financing. Be thoughtful about your offer and consider contesting the results of the appraisal if you believe the appraised value is too low.

Homebuyers should also include an appraisal contingency in their offer. Appraisal contingencies are often drawn up to allow buyers to back out of a purchase (or negotiate a lower price), without losing their earnest money deposit, if the home appraises for less than the offer amount. As with inspection contingencies, appraisal contingencies may vary, so make sure you understand the nature of your agreement.

Ask For Repairs Or Credits

After you view your inspection results, you might want to ask your seller to correct some of the problems you found. You can do this in one of three

ways:

- Ask for a discounted purchase price considering the results.
- Request that the seller give you credits to cover some of your closing costs.
- Ask that the seller have the problems fixed before you close.

Your real estate agent will submit your requests to the listing/seller's agent. The seller might accept your request, or they might reject it. If the seller rejects your request, it is up to you to decide how to proceed. If you have an inspection contingency in your offer letter, you can walk away from the sale and keep your earnest money deposit.

Start preparing for the move

Now is also the time to contact a local moving company to get your move scheduled. You should file your change of address request with the post office and do some research on how you will set up utilities at your new home.

If you are currently renting, you should give your landlord notice according to the terms of your lease.

Keep in contact with your team

Maintain communication with your lender as the details of your loan are finalized. Be prompt about submitting any documentation that is requested. You will also need to let your lender know your preferred home insurance provider. As you work to finalize your loan, your real estate agent and attorney should be kept in the loop.

Under a month

- Find a home inspector and have inspection completed
- Shop for homeowners insurance

6. Close on your new home

Either the morning of, or the night before closing, you will do a final

walkthrough to visually inspect the condition of the home. This is especially important if you requested repairs after your home inspection. This time allows you to check and make sure that the seller has made the repairs you requested and cleared out the property.

Walk through the home and make sure the seller has not left any belongings. Check your repair areas if you requested them and keep an eye out for pests. You may also want to double-check your home's systems one final time to make sure everything is in working order. If everything looks good, it is time for you to confidently move toward closing. Next, you will head to the title company's office to sign your closing paperwork. Depending on the complexity of the deal, this could take a few hours.

Closing week

- Schedule final walk-through
- Sign paperwork
- Get your keys!

THE DAYMAN GROUP

YOUR NEXT CHAPTER STARTS HERE.

Buying a home is more than a transaction. It is an important step toward building the life you envision. Whether this is your first home, your next move, or an investment in your future, my goal is to help you make every decision with clarity and confidence.

Ready to take the next step?

I would welcome the opportunity to guide you home.

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