

EastLake Home Buyer Checklist

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

Before you shop

- ☐ Meet a lender and get pre-approved so you know your budget.
- ☐ Decide the monthly payment you are comfortable with, including property tax, insurance and any HOA dues.
- ☐ List what you cannot live without and what you would trade.
- ☐ Look up typical values and recent price changes in the areas you like.

Touring homes

- ☐ See each home on a weekday and on a weekend if you can.
- ☐ Ask how old the roof, water heater, heating and cooling and windows are.
- ☐ 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.
- ☐ Ask whether the home is in a Mello-Roos district or has another special tax, and the annual amount and end date.
- ☐ Ask which associations apply, community-wide and neighborhood.

Making an offer

- ☐ Review recent sales of similar nearby homes with your agent before you choose a price.
- ☐ Decide the deposit, the contingency periods and the closing date.
- ☐ Attach your pre-approval letter and proof of funds to the offer.

Under contract

- ☐ Deliver your earnest money deposit to escrow on time.
- ☐ Schedule inspections in the first days of the contract.
- ☐ Read the seller's disclosures and the preliminary title report and ask about anything unclear.
- ☐ Line up insurance before you remove contingencies.
- ☐ Respond quickly to lender requests, and avoid new debt or large purchases until closing.

Closing and after

- ☐ Walk the home before signing and check the repairs.
 - ☐ Sign the loan documents and the Preliminary Change of Ownership Report at escrow.
 - ☐ On day one, re-key the locks, arrange utilities and check smoke alarms.
 - ☐ File for the homeowners' exemption, and set money aside for the supplemental property tax bill.
-

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.