

San Diego County 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.
- ☐ 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.
- ☐ Ask about HOA dues, special taxes and any planned assessments.
- ☐ Look for signs of water damage, cracks or uneven floors and ask about them.
- ☐ 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

- ☐ 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.
- ☐ 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

- ☐ Walk the home before signing and check the repairs.
 - ☐ Sign at escrow, including the ownership report for the county assessor.
 - ☐ On day one, re-key the locks, arrange utilities and check smoke alarms.
 - ☐ Claim the homeowners' exemption and expect a supplemental tax bill in the months after closing.
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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.