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Powered by Edge Home Finance, LLC
NMLS #891464

Buying guide checklist

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Buying guide · checklist for each step

Buying a home, step by step.

Your first home or your fifth. Here's the order I'd do things in, with a checklist for each step.

01

THREE TO TWELVE MONTHS BEFORE YOU SHOP

Know your numbers.

Self-employed? Your write-offs matter. Write-offs that save you on taxes can shrink the income a lender counts. Don't change how you file just to qualify. But talk to your tax preparer before you file. I can join that call if it helps.

W-2? Lenders look at your base pay, and sometimes overtime, bonus or commission if it's steady.

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|---|--|
| ☐ SELF-EMPLOYED Find your last two years of personal and business tax returns | ☐ SELF-EMPLOYED Ask your bookkeeper for a year-to-date profit and loss statement |
| ☐ SELF-EMPLOYED Talk to your tax preparer before you file this year's return | ☐ W-2 Gather your last 30 days of pay stubs |
| ☐ W-2 Find your W-2s for the last two years | ☐ Check your credit report for errors |
| ☐ Decide roughly what you want to spend each month on housing | |

02

BEFORE YOU TOUR HOMES

Get pre-approved.

A pre-qualification is a quick look based on what you tell me. A pre-approval means your credit, income and assets have actually been reviewed. Sellers and agents take a pre-approval more seriously. Neither one is a final loan approval.

For self-employed buyers, this is where we decide the path: full-doc with the right add-backs, or a bank statement or DSCR loan. It's also when we compare programs.

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|--|--|
| ☐ Book a 15-minute call to pick the right program | ☐ Apply through Edge Home Finance, LLC's secure application |
| ☐ Upload documents there, never by email | ☐ Get your pre-approval letter before you make offers |

03

WHILE YOU LOOK

Shop smart.

Get an insurance quote early. Homeowners insurance, and flood insurance if the home needs it, can change what you can afford. Get a quote while you're still looking, not the week before closing.

Condos need extra homework. Lenders look at the building, not just the unit. **How you'll use it matters.** A home you live in, a second home and a rental are financed differently.

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|---|---|
| ☐ Get a homeowners insurance quote (and flood, if needed) | ☐ Ask for condo or HOA documents early |
| ☐ Check short-term rental rules if you plan to rent it out | ☐ Send me any home you're serious about before you offer |

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04**UNDER CONTRACT****Make an offer, then keep things steady.**

Once your offer is accepted, the lender orders an appraisal and underwriting reviews your file. This is the stretch where surprises happen, so keep your finances boring.

Until closing, don't open new credit, finance a car, change jobs, or move large amounts of money without asking me first.

Self-employed? Don't change your business structure or pull big draws from the business account without checking with me.

- | | |
|---|--|
| ☐ Send me the signed purchase contract | ☐ Schedule the home inspection |
| ☐ Lock in your homeowners insurance | ☐ Answer document requests within a day |

05**CLOSING WEEK****Close, carefully.**

You'll get a Closing Disclosure at least three business days before closing. Read it with me, and ask about anything that doesn't match what you expected.

Watch for wire fraud. Never trust wiring instructions sent by email. Always confirm them by phone, using a number you already know is real.

- | | |
|---|---|
| ☐ Review your Closing Disclosure with me | ☐ Confirm wiring instructions by phone |
| ☐ Do the final walkthrough | ☐ Bring a photo ID to closing |

Wire fraud warning. IMPORTANT NOTICE: Never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. Never wire money without double-checking that the wiring instructions are correct.

Buying a condo

Lenders review the building as well as the unit. Send me the building before you make an offer.

A second home

It's financed differently from a rental, and it has to be a home you actually use. Tell me your plan.

Buying a rental

A DSCR loan looks mainly at whether the rent covers the property's costs. Check short-term rental rules first.

Not sure which step you're on?

Book a 15-minute call. We'll figure out where you are and what to do next. No documents yet, no commitment.

Book a call

Apply online

CALL (305) 967-1349 **EMAIL** aaron.silverman@edgehomefinance.com

BOOK calendly.com/aaron-silverman-edgehomefinance/30min **APPLY** edge.my1003app.com/957533/register



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