

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.
- ☐ Write a must-have list and a nice-to-have list.
- ☐ Read the market reports for each area you are considering.

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.
- ☐ Look for signs of water damage, cracks or uneven floors and ask about them.
- ☐ Confirm what stays with the home.

Making an offer

- ☐ Review recent sales of similar nearby homes with your agent before you choose a price.
- ☐ Agree with your agent on the deposit, contingencies and timeline.
- ☐ Attach your pre-approval letter and proof of funds to the offer.

Under contract

- ☐ Get the deposit to escrow by the date in the contract.
- ☐ Schedule inspections in the first days of the contract.
- ☐ Go through the disclosures and the title report with your agent.
- ☐ 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.
 - ☐ File for the homeowners' exemption, and set money aside for the supplemental property tax bill.
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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.