

San Diego 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.
- ☐ 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.
- ☐ Read the market reports for each area you are considering.

Touring homes

- ☐ Visit at different times of day and note noise, traffic and parking.
- ☐ Ask how old the roof, water heater, heating and cooling and windows are.
- ☐ Ask about HOA dues, special taxes and any planned assessments.
- ☐ Note stains, cracks or sloping floors and raise them with the inspector.
- ☐ Confirm what stays with the home.

Making an offer

- ☐ Compare sold homes nearby before you decide what to offer.
- ☐ Agree with your agent on the deposit, contingencies and timeline.
- ☐ Attach your pre-approval letter and proof of funds to the offer.

Under contract

- ☐ Deliver your earnest money deposit to escrow on time.
- ☐ Book the home inspection and the pest inspection right away.
- ☐ 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

- ☐ Do the final walk-through and confirm agreed repairs.
 - ☐ Sign the loan documents and the Preliminary Change of Ownership Report at escrow.
 - ☐ After you get the keys: change the locks, set up utilities and test the 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.