

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.
- ☐ Look up typical values and recent price changes in the areas you like.

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.
- ☐ Find out what association dues and special assessments apply.
- ☐ 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.
- ☐ 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.
- ☐ Line up insurance before you remove contingencies.
- ☐ 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.
-

Rudy Flores, Real Estate Strategist · Coldwell Banker West · (619) 392-6714 · CalDRE #02257808 · Responsible Broker CalDRE #01481919 · Equal Housing Opportunity

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.