Huntersville homebuyer checklist

CHARLOTTE / LAKE NORMAN | PETERS & ASSOCIATES

01 PLAN & FINANCE

- [ ] Set a monthly payment ceiling including taxes, insurance and HOA dues.
- [ ] Check credit, cash reserves, down payment and moving costs.
- [ ] Compare written Loan Estimates from at least two lenders on the same terms.
- [ ] Ask about rate locks, APR, points, mortgage insurance and assistance eligibility.

02 EXPLORE HUNTERSVILLE

- [ ] Test actual commute times; tour streets at different hours.
- [ ] Confirm school assignment for the exact address with CMS.
- [ ] Review HOA rules, fees, restrictions and amenity access.
- [ ] For lake properties, verify deeded access, docks, flood risk and permits.

03 OFFER & DUE DILIGENCE

- [ ] Review offer terms, due diligence fee, earnest money and deadlines.
- [ ] Arrange inspections, insurance quote, appraisal and title review.
- [ ] Ask an attorney about the contract and possible closing adjustments.

04 CLOSING & MOVE-IN

- [ ] Compare Closing Disclosure with Loan Estimate at least 3 business days ahead.
- [ ] Verify wiring instructions using an independently obtained phone number.
- [ ] Complete the final walk-through and confirm included items and repairs.
- [ ] Keep closing documents and budget for utilities, repairs and maintenance.