

Rancho Del Rey 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

- ☐ See each home on a weekday and on a weekend if you can.
- ☐ Check the age and condition of the roof, water heater, furnace and windows.
- ☐ Find out what association dues and special assessments apply.
- ☐ Note stains, cracks or sloping floors and raise them with the inspector.
- ☐ Confirm what stays with the home.
- ☐ Ask whether the home is in a Mello-Roos district or has another special tax, and the annual amount and end date.
- ☐ Ask which associations apply, community-wide and neighborhood.

Making an offer

- ☐ Compare sold homes nearby before you decide what to offer.
- ☐ Decide the deposit, the contingency periods and the closing date.
- ☐ Have your pre-approval and proof of funds ready with 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.
- ☐ Line up insurance before you remove contingencies.
- ☐ Respond quickly to lender requests, and avoid new debt or large purchases until closing.

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.
 - ☐ 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.