Home Buyer's Checklist

From your inspection period through close of escrow

Vertex Property Inspections

How to use it: Your offer has been accepted. Review this checklist with your agent right away. Your agent can explain each item, tell you which ones apply to your home, and help you fill in your deadlines. Check items off as you go.

Key dates

Milestone	Date
Earnest money due to escrow	
Inspection period ends	
Seller's BINSR response due	
Appraisal deadline	
Loan approval deadline	
Last day to give loan notice	
Final walkthrough	
Signing appointment	
Close of escrow (COE)	

Before your inspection period ends

Anything you want repaired or negotiated must be in your repair request (BINSR) before this deadline.

EARNEST MONEY AND DEADLINES

- [ ] Earnest money delivered to escrow, with a receipt
- [ ] All contract deadlines written down (a missed deadline can put your earnest money at risk)
- [ ] Any cancellation or repair request made in writing before the deadline

DISCLOSURES TO REVIEW (IF APPLICABLE)

- [ ] Seller's Property Disclosure Statement (SPDS), compared to your inspection report
- [ ] Lead-based paint disclosure (built before 1978)
- [ ] Military or public airport disclosure (ADRE airport maps)
- [ ] Pool safety notice (pool or spa)
- [ ] Septic pre-transfer inspection report
- [ ] Condo resale disclosure package
- [ ] Soil remediation notice
- [ ] Affidavit of Disclosure (unincorporated county land)
- [ ] CLUE report (insurance claims history)

RESEARCH ON YOUR OWN

- [ ] Water source: city, private company, or well
- [ ] Earth fissure maps
- [ ] Arizona DPS sex offender registry
- [ ] Permits for additions, conversions, pools, and solar
- [ ] Zoning and plans for nearby vacant land
- [ ] Special taxing districts on the tax bill
- [ ] HOA and city rental restrictions, if you plan to rent
- [ ] Radon test
- [ ] Specialty inspections your inspector recommended (roof, termite, sewer scope, HVAC, pool)

1. Right after the inspection period

- [ ] Signed copy of the final repair agreement (BINSR and seller's response)
- [ ] Agreed repairs, declined repairs, and any credits confirmed
- [ ] Repairs by licensed AZ ROC contractors, with receipts and warranties before the walkthrough
- [ ] Re-inspection of completed repairs scheduled (optional)
- [ ] HOA documents reviewed before the review deadline
- [ ] HOA confirms no open violations, fines, or past-due dues
- [ ] Homeowner's insurance quoted and binder sent to your lender
- [ ] Flood zone checked
- [ ] Home warranty ordered (covers future failures, not pre-existing conditions)
- [ ] Solar: owned, financed, or leased? Start any transfer now
- [ ] Other leased equipment identified (water softener, RO, alarm, propane tank)
- [ ] Items that stay with the home confirmed in the contract

2. Loan and appraisal

- [ ] Lender's document requests answered within 24 hours
- [ ] No new credit, big purchases, job changes, or large money moves until after closing
- [ ] Appraisal ordered, completed, and reviewed
- [ ] Loan contingency deadline known (written notice required if your loan falls through)
- [ ] Clear to close confirmed
- [ ] Interest rate locked through your closing date

3. Utilities and services (1–2 weeks out)

Set up every utility in your name to start on your closing date.

Don't forget the gas. If the meter is off, the gas company must come out to turn it on and relight the pilots, and an adult has to be home. Book it early.

Service	Provider	Start date
Electric (APS / SRP)		
Gas (Southwest Gas)		
Water and sewer		
Trash and recycling		
Internet / TV		
Pool service		
Pest control		
Alarm monitoring		

- [ ] Seller's utility provider list requested
- [ ] Gas turn-on and pilot relight scheduled
- [ ] Internet installation booked
- [ ] Pool service lined up

4. The week before closing

- [ ] Closing Disclosure reviewed (due at least 3 business days before closing)
- [ ] Credits and property tax proration checked
- [ ] Title commitment reviewed
- [ ] Vesting decided (how you'll hold title)
- [ ] Primary residence status confirmed with title, if you'll live there
- [ ] **Wire fraud check:** wiring instructions verified by calling title at a number you already have
- [ ] Funds to close and payment method confirmed
- [ ] Signing scheduled; bring photo ID
- [ ] Final walkthrough scheduled, with utilities on
- [ ] Repair receipts and warranties received
- [ ] Seller to leave keys, remotes, fobs, mailbox key, codes, and manuals
- [ ] Post-possession agreement signed, if the seller stays after closing
- [ ] Movers booked

5. Final walkthrough

Homes aren't meant to sit vacant. Sellers often move out early and shut off utilities, so leaks and equipment failures can show up after your inspection. Bring your report, repair agreement, and receipts.

- [ ] Agreed repairs completed
- [ ] No new damage from move-out
- [ ] Included items still there
- [ ] Seller's belongings and trash removed
- [ ] Hot water works
- [ ] AC and heat work
- [ ] Appliances run
- [ ] No leaks at sinks, toilets, or showers
- [ ] Garage door openers work
- [ ] Pool equipment runs and water is clean
- [ ] Irrigation works
- [ ] Any problem reported to your agent before you sign

6. Closing day and move-in

In Arizona, the home is yours when the deed records, not when you sign.

CLOSING DAY

- [ ] Recording confirmed before you get keys or move in
- [ ] All keys, remotes, fobs, mailbox key, and codes received
- [ ] All utilities on in your name, especially gas
- [ ] Closing documents saved for tax time

FIRST FEW DAYS

- [ ] Locks rekeyed and garage code changed
- [ ] Smart devices reset (thermostat, cameras, locks, garage app)
- [ ] Water, gas, and electrical shutoffs located and labeled
- [ ] Water heater on and set to 120°F
- [ ] Smoke and CO alarms replaced, since their age is unknown
- [ ] HVAC filters replaced
- [ ] Irrigation timer set
- [ ] Address updated (Arizona MVD within 10 days)
- [ ] Home warranty registered

7. Questions to ask your agent

1. What are all my deadlines, and what happens if I miss one?
2. Which items on this checklist apply to my home?
3. Are the agreed repairs on track, and when will I get receipts?
4. Are we on track for clear to close?
5. When is the walkthrough, and will the utilities be on?
6. When will the sale record, and when do I get the keys?

For general education only, not legal, tax, or financial advice. Your purchase contract sets your actual deadlines, so confirm every date with your agent, lender, and title company.