

# New Homebuyer's Checklist



Built on Relationships

To help make your homebuying and homebuilding process as smooth as possible, provide all required paperwork and be mindful of specific milestones and orientations. Your sales counselor will work with you every step of the way and update you weekly on your status.

## Step 1

- Complete purchase agreement.
- Turn in earnest money.

## Step 2

Within three days of submitting your credit application to KBHS Home Loans, LLC®, you will receive your Initial Loan Estimate and a request for the following documentation:

- Past two years' W-2s.
- Two months of bank statements.
- 30 days' worth of most recent paycheck stubs.

Loan process begins once all documents are submitted.

- Sales and KBHS Home Loans weekly calls begin.
- Lock interest rate with mortgage loan officer.

## Step 3

- Loan authorization - Varies due to how quickly paperwork is provided and type of loan.
- Mortgage loan officer makes a welcome call and sends out a list of initial underwriting conditions.
- Pre-/Final Selections, virtual first appointment and a in-person final appointment at the KB Home Design Studio.
- Permit application.  
(Permit times vary by municipality).

## Step 4

- Construction starts.
- Pre-Construction Orientation with construction superintendent (virtual or in person at sales office.)

- Engineered pre-pour foundation inspection.
- Municipality foundation inspection as required.
- Foundation poured.
- Construction weekly calls.
- Engineered post-pour foundation inspection.

## KB Home Quality Checkpoints 1 and 2.

## Step 5

- List of conditions sent to you from your mortgage loan officer for final loan approval.
- Frame Start – plumbing, air conditioning and electrical rough-in.
- Loan Conditions update.
- Gather Conditions requested by mortgage loan officer.

## KB Home Quality Checkpoints 3-6.

## Step 6

- Pre-Drywall Orientation with construction superintendent at your homesite.
- Finish out: sheetrock, paint, countertops, cabinets, flooring, etc.
- Closing Letter notification approximately 30 days prior to closing.

## Final Home Inspections

- KB Home Quality Checks.
- Third-party quality inspection and re-inspections.
- Third-party video of sewer snaking.
- City and final inspections.
- Schedule your Buyer Orientation.

Continued on Page 2

Buyer 1 Initials: \_\_\_\_\_ Buyer 2 Initials: \_\_\_\_\_

**Step 7**

**Buyer Orientation**

- Demonstration of operations and maintenance of your home with construction superintendent.
- Schedule for Construction Sign-Off of items needing correction and Customer Service Orientation (three days from final orientation).
- Schedule closing time with First American® Title Company, [408-451-7800](tel:408-451-7800).

**Construction and Customer Service Orientation**

- Review the completion of any items found in need of correction from Buyer Orientation.
- Customer Service Orientation with your service manager to review home warranty and learn how to obtain warranty service.

**Closing Appointment**

- Cashier's check or wire funds to close and valid government-issued photo I.D. for all parties on the purchase agreement required.



**Congratulations**

It's time to get the keys to your brand-new KB home!

\_\_\_\_\_  
Buyer 1 Signature

\_\_\_\_\_  
Buyer 2 Signature

**Post-Closing Follow-Ups**

<b>10-Day</b>	New-home warranty and maintenance review
<b>30-Day</b>	Customer Service maintenance review Customer Service Satisfaction Survey performed
<b>6-Month</b>	Customer Service maintenance review
<b>10-Month</b>	Customer Service maintenance review
<b>11-Month</b>	Customer Service Satisfaction Survey performed
<b>18-Month</b>	Customer Service maintenance review

**Your KB Home Contacts:**

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
Community

\_\_\_\_\_  
Sales Counselor

\_\_\_\_\_  
Construction Superintendent

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Date

**888-KB-HOMES | kbhome.com**

**Broker Cooperation Welcome.** ©2023 KB Home (KBH). Please see your purchase agreement and sales counselor for significant dates, deadlines, terms and conditions. Additional information and documentation will be required. All construction, closing and customer service time frames, dates and information in this brochure are: for buyer's general information, estimates only, not guaranteed, not modifications to the purchase agreement and subject to change without notice. Actual build times may vary. The closing date and/or move-in date will be determined by seller upon or near completion of the property. First American® Title Company is a registered U.S. trademark. KB Home reserves the right to change or discontinue features, options, products, materials and suppliers at any time without notice. Nothing herein shall be deemed an irrevocable guarantee or commitment that the home will be built with specific products or with products from any specific manufacturers. See sales counselor for details. KB Home Sales-Northern California Inc. (CA Real Estate License 01293543). BAN-768202

KBHS Home Loans, LLC NMLS 1542802 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) Headquarters: 300 East Royal Lane, Suite 250, Irving, TX 75039. 855-378-6625. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply. Equal Housing Lender. KB Home and KBHS Home Loans, LLC share common ownership and because of this relationship may receive a financial or other benefit. You are not required to use both KB Home and KBHS Home Loans, LLC as a condition of settlement on your loan or for purchase or sale of any real estate. AZ BK #0939988; Licensed by the Department of Financial Protection and Innovation Under the California Residential Mortgage Lending Act RMLA #41DBO-67718. California Finance Lenders Law License #60DBO67717; Washington Consumer Loan Company License CL-1542802.

