

San Clemente 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.
- ☐ Check the age and condition of the roof, water heater, furnace and windows.
- ☐ Find out what association dues and special assessments apply.
- ☐ Look for signs of water damage, cracks or uneven floors and ask about them.
- ☐ Confirm what stays with the home.
- ☐ Ask whether the address is in the coastal zone, and whether any coastal permit could apply to your plans.

Making an offer

- ☐ Review recent sales of similar nearby homes with your agent before you choose a price.
- ☐ Agree with your agent on the deposit, contingencies and timeline.
- ☐ 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.
- ☐ Get homeowners insurance quotes before your contingencies end.
- ☐ 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 at escrow, including the ownership report for the county assessor.
 - ☐ After you get the keys: change the locks, set up utilities and test the alarms.
 - ☐ Claim the homeowners' exemption and expect a supplemental tax bill in the months after closing.
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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.