

# 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.
- Visit Online Design Studio to browse options.

## 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 or in person at the KB Home Design Studio, scheduled by KB Home Design Studio.
- Permit application.  
(Permit times vary by municipality.)

## Step 4

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

- Municipality foundation inspection as required.
- Foundation poured.
- Construction weekly calls.

## 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.
- Lock interest rate with mortgage loan officer.

## Final Home Inspections

- KB Home Quality Checks.
- Third-party sewer video.
- City final inspections.

## KB Home Quality Checkpoints 7-10.

- Schedule your Homeowner Orientation.

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

**Step 7**

**Homeowner Orientation**

- Demonstration of operations and maintenance of your home with construction superintendent or c/s rep.
- Schedule for Construction Sign-Off of items needing correction and review of home warranty.
- Schedule closing time with title company.

**Closing Appointment**

- Wire funds or provide cashier's check to close. A valid government-issued photo ID is required for all parties on the purchase agreement.



**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- to 30-Day</b> | New-home warranty and maintenance review<br><br>Customer Service maintenance review |
| <b>30-Day</b>        | 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**

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