## New Homebuyer's Checklist

To help make your homebuying and homebuilding process as smooth as possible, your KB team will work with you every step of the way and will update you weekly on your status.

Personalized

| C)<br>Purchase |  | Purchase agreement.<br>Deposit submission.  |  |  |  |  |  |
|----------------|--|---|--|--|--|--|--|
|                |  | Mortgage application.   |  |  |  |  |  |
|                |  | Within three days of submitting your credit application to KBHS Home Loans® (should you choose to work with them), you will receive an estimate of how much you could potentially borrow based on your financial situation and a request for the following documentation: |  |  |  |  |  |
|                |  | 🦻 Your most recent paystubs 🛛 🦻 2 years of tax returns, if self-employed  |  |  |  |  |  |
|                |  | - Last 2 years of W-2 forms - A recent bank statement   |  |  |  |  |  |
|                |  | • The home loan process starts once all documents are submitted.  |  |  |  |  |  |
|                |  | • Your KBHS loan officer makes a welcome call and sends a list of initial underwriting  |  |  |  |  |  |
|                |  | conditions to help expedite loan approval – send back as soon as possible.  |  |  |  |  |  |
|                |  | Weekly calls begin from your sales counselor and KBHS loan officer.   |  |  |  |  |  |
|                |  | Join MyKB — <u>www.kbhome.com/mykb</u>  |  |  |  |  |  |
| Design         |  | KB Home Design Studio preparation.  |  |  |  |  |  |
|                |  | Discovery call with your design consultant.   |  |  |  |  |  |
|                |  | Initial selection appointment with your design consultant via video call.   |  |  |  |  |  |
|                | Final selection appointment with your design consultant in person at the Studio. |   |  |  |  |  |  |
|                | Conditional loan approval.   |   |  |  |  |  |  |
|                |  | Your KBHS loan officer may request additional financial items to help expedite final  |  |  |  |  |  |
|                |  | loan approval – send back as soon as possible.  |  |  |  |  |  |
|                |  | Pre-construction meeting with your construction superintendent.   |  |  |  |  |  |
|                |  | Construction starts.  |  |  |  |  |  |
| Build          |  | Weekly construction calls begin.  |  |  |  |  |  |
|                |  | <ul> <li>Foundation poured.</li> </ul>  |  |  |  |  |  |
|                |  | <ul> <li>Frame starts – interior and exterior walls, plumbing,</li> </ul>   |  |  |  |  |  |
|                |  | air conditioning ductwork and electrical wiring are installed.  |  |  |  |  |  |
|                | I  |   |  |  |  |  |  |

| $\nearrow$           |   | <ul> <li>Pre-drywall meeting onsite with your construction superintendent.</li> <li>Drywall installed.</li> </ul>   |   |                       |                       |  |  |
|----------------------|---|---|---|-----------------------|-----------------------|--|--|
| Build<br>(continued) |   | • Final inspections ensure  | rical switches, and light and<br>that your new home meets |                       |                       |  |  |
|                      |   | <ul> <li>and safety requirements.</li> <li>Getting ready to close.</li> <li>Appraisal ordered.</li> <li>Appraisal received.</li> <li>Interest rate locked with your KBHS loan officer.</li> <li>30-day notification (approximate) of close of escrow date is received.</li> </ul> |   |                       |                       |  |  |
|                      | <ul> <li>Homeowner Orientation with your KB team.</li> <li>Demonstration of your home's fully functioning features, from air conditioning to appliances.</li> <li>Overview of what's covered under your limited warranty, and how to make a claim.</li> <li>Inspection of your home along with the KB team and unless everyone is completely happy, we won't close your home until the matter is noted and resolved.</li> </ul> |   |   |                       |                       |  |  |
|                      |   | <ul> <li>Close of escrow.</li> <li>Cashier's check or wire funds and valid government-issued photo I.D. for all parties on the purchase agreement are required.</li> <li>Loan funded.</li> </ul>  |   |                       |                       |  |  |
| <b>?</b><br>Own      |   | We're delighted to welcome you to our KB family and wish you many happy years ahead!  |   |                       |                       |  |  |
|                      |   | 10-day 30-day<br>bllow-up follow-up   | 6-month<br>follow-up                                      | 10-month<br>follow-up | 18-month<br>follow-up |  |  |
|                      |   |   |   |                       |                       |  |  |

Homebuyer's Address

Sales counselor

Cell phone

Email address

## 888-KB-HOMES | kbhome.com

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