

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.
 - Mortgage loan officer from KBHS Home Loans, LLC® makes a welcome call.

Step 2

Within three days of purchase date, provide your mortgage professional with:

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

Loan process begins once all documents are submitted.

Step 3

Within three days of submitting your credit application to KBHS Home Loans, you will receive your Initial Loan Estimate and a request for any additional documentation required.

- Schedule Design Studio Browse, Selection and Final Appointments.
- Log in to MyKB (kbhome.com/mykb).
 - Sales and KBHS Home Loans weekly calls begin.

Step 4

- Mortgage loan processor makes a welcome call and sends out a list of initial underwriting conditions.
- Requested conditions must be returned within 3 business days to KBHS Home Loans
 - Loan approval - Varies due to how quickly paperwork is provided and type of loan. Start of construction may depend on providing acceptable, underwritten loan approval to KB Home.
- Attend Browse and Selection appointments virtually and the Final selection appointment in person.
 - Permit application (Permit times vary by municipality.)

KB Home Quality Checkpoint 1-3.

Step 5

- 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.
 - Community Team weekly calls
 - Post-pour foundation inspection

Step 6

- Frame Start: plumbing, air conditioning/heating and electrical rough-in.
- Begin researching homeowner insurance.

KB Home Quality Checkpoints 4.

Step 7

- List of conditions sent to you from your mortgage loan processor for final loan approval
- Gather conditions requested by mortgage loan processor
- Pre-Drywall Orientation with Superintendent at your homesite (KB Home Quality Checkpoint 5)
 - Municipality frame and mechanical inspections
 - Finish out: drywall, paint, countertops, cabinets, flooring, etc.
- Lock interest rate with mortgage loan officer.
 - Approximate 30-day notification of close of escrow date (via email)

Final Home Inspections

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Buyer 1 Initials: _____ Buyer 2 Initials: _____

KB Home Quality Checkpoints 6-9.

- Third-party video sewer scope
- ENERGY STAR® inspection
- Municipality inspections
- Select and secure homeowners insurance.
- Begin researching utility providers.
- Schedule closing appointment with sales counselor.

Step 8

KB Home Quality Checkpoint 10.

New Homeowner Orientation

- Demonstration of operations and maintenance of your home with construction superintendent.
- Attend Homeowner Orientation and Construction Sign-Off (customer acceptance of the home).
- Review and sign initial closing disclosure 5-10 days before closing provided by KBHS Home Loans.
- Return for Construction Sign-Off within 3 business days for any items needing correction (must be completed prior to closing).

Closing Appointment

- Cashier's check or wire funds to close (made payable to First American® Title Insurance Company), Social Security card and valid government-issued photo I.D. for all parties on the purchase agreement required, including spouse (even if spouse is not on the loan)
- Complete close of escrow survey.
- Pick up the keys to your new home at the sales office.



Congratulations

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

Buyer 1 Signature

Buyer 2 Signature

Post-Closing Follow-Ups

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

Your KB Home Contacts:

Name

Address

Community

Sales Counselor

Construction Superintendent

Phone Number

Date

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