

Coronado Home Buyer Checklist

From pre-approval to your first month: what to do, in order.

Before you shop

- ☐ Meet a lender and get pre-approved so you know your budget.
- ☐ Decide the monthly payment you are comfortable with, including property tax, insurance and any HOA 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.
- ☐ Ask how old the roof, water heater, heating and cooling and windows are.
- ☐ Find out what association dues and special assessments apply.
- ☐ Note stains, cracks or sloping floors and raise them with the inspector.
- ☐ Ask what is included in the sale.
- ☐ Ask whether the address is in the coastal zone, and whether any coastal permit could apply to your plans.
- ☐ Ask whether the home is a designated historic property, and whether a Mills Act contract applies.

Making an offer

- ☐ Compare sold homes nearby before you decide what to offer.
- ☐ Decide the deposit, the contingency periods and the closing date.
- ☐ Have your pre-approval and proof of funds ready with the offer.

Under contract

- ☐ Get the deposit to escrow by the date in the contract.
- ☐ Schedule inspections in the first days of the contract.
- ☐ Read the seller's disclosures and the preliminary title report and ask about anything unclear.
- ☐ Line up insurance before you remove contingencies.
- ☐ 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.

Preferred lender: Rodrigo Ballon, CrossCountry Mortgage, 858-735-0255. You are always free to choose any lender you like.

General information for orientation, prepared September 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.