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San Diego 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.
- [ ] Decide the monthly payment you are comfortable with, including property tax, insurance and any HOA dues.
- [ ] List what you cannot live without and what you would trade.
- [ ] Read the market reports for each area you are considering.

Touring homes

- [ ] See each home on a weekday and on a weekend if you can.
- [ ] Ask how old the roof, water heater, heating and cooling and windows are.
- [ ] Ask about HOA dues, special taxes and any planned assessments.
- [ ] Note stains, cracks or sloping floors and raise them with the inspector.
- [ ] Ask what is included in the sale.

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.
- [ ] Attach your pre-approval letter and proof of funds to the offer.

Under contract

- [ ] Get the deposit to escrow by the date in the contract.
- [ ] Schedule inspections in the first days of the contract.
- [ ] Go through the disclosures and the title report with your agent.
- [ ] 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

- [ ] Walk the home before signing and check the 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.
- [ ] File for the homeowners' exemption, and set money aside for the supplemental property tax bill.

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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.