

Coronado 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.
- ☐ 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

- ☐ See each home on a weekday and on a weekend if you can.
- ☐ Check the age and condition of the roof, water heater, furnace and windows.
- ☐ Ask about HOA dues, special taxes and any planned assessments.
- ☐ Look for signs of water damage, cracks or uneven floors and ask about them.
- ☐ 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

- ☐ 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.
- ☐ 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.
- ☐ Book the home inspection and the pest inspection right away.
- ☐ Go through the disclosures and the title report with your agent.
- ☐ Line up insurance before you remove contingencies.
- ☐ 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 the loan documents and the Preliminary Change of Ownership Report at escrow.
- ☐ 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: 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.