San Clemente 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.
- [ ] Set a monthly budget that includes property tax, homeowners insurance and any association dues.
- [ ] List what you cannot live without and what you would trade.
- [ ] 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.
- [ ] Ask how old the roof, water heater, heating and cooling and windows are.
- [ ] Ask about HOA dues, special taxes and any planned assessments.
- [ ] Look for signs of water damage, cracks or uneven floors and ask about them.
- [ ] Confirm what stays with the home.
- [ ] Ask whether the address is in the coastal zone, and whether any coastal permit could apply to your plans.

Making an offer

- [ ] Compare sold homes nearby before you decide what to offer.
- [ ] Agree with your agent on the deposit, contingencies and timeline.
- [ ] Attach your pre-approval letter and proof of funds to the offer.

Under contract

- [ ] Deliver your earnest money deposit to escrow on time.
- [ ] Book the home inspection and the pest inspection right away.
- [ ] Go through the disclosures and the title report with your agent.
- [ ] Get homeowners insurance quotes before your contingencies end.
- [ ] Answer lender requests fast, and do not open new credit or make big purchases.

Closing and after

- [ ] Walk the home before signing and check the repairs.
- [ ] Sign at escrow, including the ownership report for the county assessor.
- [ ] On day one, re-key the locks, arrange utilities and check smoke alarms.
- [ ] File for the homeowners' exemption, and set money aside for the supplemental property tax bill.

Rudy Flores, Real Estate Strategist · Coldwell Banker West · (619) 392-6714 · CalDRE #02257808 · Responsible Broker CalDRE #01481919 · Equal Housing Opportunity

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.