



# Purchase Agreement Checklist

When you receive an accepted offer, it's time to contact your MLO and run the numbers to make sure the home you selected fits your needs and goals, and our lending criteria. Have your Realtor send your MLO the purchase agreement and all attachments so that your loan process can begin.

To facilitate the process please provide this handy checklist to your Realtor.

### Send the Following Prior to Submitting an Offer:

- Listing Sheet

### Send the Following Within 24 Hours of Contract Acceptance:

- **Initial Offer to Purchase**
  - The initial Offer to Purchase needs to be signed, dated and time-stamped by the buyer or buyers
  - It also needs to be signed, dated and time-stamped by the seller and the proper box needs to be checked to notate if the offer is accepted, countered or rejected
- **Counter Offer(s)**
  - Needs to be signed, dated and time-stamped by the seller(s) and buyer(s) at the proper places
  - The proper box needs to be checked by the party that responds to the counter
- **Lead Based Paint Disclosure**
  - The seller(s) needs to sign and date the document when the property is listed
  - The buyer(s) needs to sign and date the document when they make the offer
- **The Seller's Disclosure**
  - The seller(s) signs and dates the disclosure when they enter into the listing agreement
  - The buyer(s) signs and dates the disclosure when they make the offer/have accepted an offer
- **The FHA amendatory clause (in the case of an FHA loan)**
  - Required to be signed and dated by the buyer(s), seller(s), listing agent and selling agent on or before the date of the initial offer
  - The buyer(s) signs and dates the disclosure when they make the offer/have accepted an offer



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**TO VIEW RATES AND  
APPLY ONLINE:**

[elements.org/kmars](https://elements.org/kmars)