

Otay Mesa 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.
- ☐ 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 near an airport or industrial overlay, and check the property's zoning.
- ☐ Ask whether the home is in a Mello-Roos district or has another special tax.

Making an offer

- ☐ Review recent sales of similar nearby homes with your agent before you choose a price.
- ☐ Decide the deposit, the contingency periods and the closing date.
- ☐ 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.
- ☐ 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

- ☐ Do the final walk-through and confirm agreed 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.

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.