

KYLE MURPHY, REALTOR | WORKS REAL ESTATE

Thurston County Home Buying Checklist

A practical field guide for buying in Olympia, Lacey, Tumwater and the surrounding area - from the first lender conversation through closing and move-in.

PROPERTY	
ADDRESS	
TARGET CLOSING	

How to use it

Use the boxes to track what has been discussed or completed. Write the actual dates and requirements from your lender and signed agreement beside each item. This checklist is educational; your contract, financing and property determine the real deadlines and decisions.

Kyle Murphy	360-972-3371	kyleknowsoly.com
Washington broker #26012349	kyle.murphy@worksrealestate.co	Works Real Estate

STAGE 01

Build the financial plan

- ☐ Choose a comfortable payment before using the maximum approval.
- ☐ Compare lenders, loan structures, mortgage insurance and assistance.
- ☐ Plan earnest money, inspections, appraisal, closing costs and reserves.
- ☐ Avoid new debt, large transfers or job changes without checking with the lender.

NOTES / DEADLINES

STAGE 02

Build the Olympia-area search

- ☐ Compare Olympia, Lacey and Tumwater from the routes you will actually use.
- ☐ Confirm jurisdiction instead of relying on the mailing city.
- ☐ Identify utilities, sewer or septic, HOA obligations and property type.
- ☐ Separate essential needs from preferences that can change.

NOTES / DEADLINES

STAGE 03

Evaluate each home

- ☐ Visit the street and test the route at a realistic time.
- ☐ Look beyond finishes at systems, drainage, lot function and likely maintenance.
- ☐ Review disclosures, permits and parcel-level public information.
- ☐ Compare relevant closed sales and current competing inventory.

NOTES / DEADLINES

STAGE 04

Write a deliberate offer

- ☐ Review price, financing, earnest money, inspection, appraisal and timing together.
- ☐ Understand every contingency and deadline before signing.
- ☐ Confirm what is included with the property and when possession occurs.
- ☐ Decide which risks you will not accept merely to win.

NOTES / DEADLINES

STAGE 05

Complete due diligence

- ☐ Deposit earnest money by the contract deadline.
- ☐ Complete the general inspection and any justified specialist reviews.
- ☐ Review title, HOA documents, insurance and lender conditions promptly.
- ☐ Track decisions and deadlines in writing; the signed agreement controls your options.

NOTES / DEADLINES

STAGE 06

Prepare for closing

- ☐ Review the Closing Disclosure and confirm the final funds required.
- ☐ Follow verified wire instructions and independently confirm any change.
- ☐ Complete the final walkthrough and document unresolved items.
- ☐ Understand signing, recording, possession and key delivery as separate milestones.

NOTES / DEADLINES

Protect the first weeks of ownership

- ☐ Change locks or access codes and confirm utilities.
- ☐ Keep the inspection report and establish a maintenance schedule.
- ☐ Preserve an emergency reserve instead of spending it on immediate cosmetic work.
- ☐ Store closing, title, insurance, warranty and permit documents together.

NOTES / DEADLINES

Property-specific questions

General education is not transaction-specific advice. Real-estate outcomes depend on the signed agreement, property, financing and timeline. Kyle's valuation, offer and negotiation guidance is provided in the context of an actual client relationship through Works Real Estate.