

Your PCS Relocation Checklist

Orders to Fort Carson, Peterson SFB, Schriever SFB, the Air Force Academy or Cheyenne Mountain? This checklist keeps your move on track, even when you're buying from across the country.

1. As soon as you have orders

WEEK 1

- ☐ Save a copy of your **PCS orders** and note your report date
- ☐ Decide whether buying or renting makes sense for your timeline
- ☐ Note which installation you'll report to and your likely commute
- ☐ Set up a call with an agent who knows military moves
- ☐ Contact your transportation office to plan your household goods shipment

2. Get VA loan-ready

BEFORE YOU SHOP

- ☐ Request your **Certificate of Eligibility (COE)** through VA.gov or your lender
- ☐ Ask your lender to confirm your available VA entitlement
- ☐ Gather recent LES statements and your orders for the lender
- ☐ Ask whether you're exempt from the VA funding fee (for example, with a VA disability rating)
- ☐ Compare your target payment to your current BAH for this area
- ☐ Get a full **pre-approval letter**

Good to know: Eligible buyers can often purchase with 0% down using a VA loan. Ask your lender about the occupancy timeline for your situation.

3. Choose your area

NARROW IT DOWN

- ☐ Map commute times from each neighborhood to your gate
- ☐ Check school districts if they matter to you
- ☐ Review HOA rules, especially for RVs, trailers and parking
- ☐ Think about rental potential in case of future orders

Arrive, close, and settle in

4. Buying from a distance

REMOTE-FRIENDLY STEPS

- ☐ Ask for live video tours and recorded walkthroughs
- ☐ Let your agent preview homes and neighborhoods for you
- ☐ If a spouse may sign for you, ask your lender and title company about an approved **power of attorney** early
- ☐ Ask about remote or mobile signing options for closing

5. Under contract

USUALLY 30 TO 45 DAYS TO CLOSING

- ☐ Deliver your **earnest money** on time
- ☐ Schedule the inspection right away; consider radon and sewer line checks
- ☐ Track the VA appraisal and respond quickly to any repair items
- ☐ Get homeowner's insurance quotes and compare hail deductibles
- ☐ **Call the title company** to verify wire instructions. Never trust emailed changes

6. Line up the move

TIMELINE

- ☐ Match your closing date to your arrival and report date
- ☐ Line up temporary lodging if you'll arrive before closing
- ☐ Schedule utilities to start the day you close
- ☐ Plan to register your vehicles in Colorado

Tip: Keep a single folder, physical or digital, with your orders, LES, COE, pre-approval and contract. It makes every step faster.

PCSing soon? Let's build your plan.

Book a free strategy call and I'll help you buy with confidence, even from across the country.

Call or text

720-301-5413

This checklist is general information, not legal, tax, or lending advice. Loan programs, rates and requirements change; confirm details with your lender, attorney or tax professional. Roselle Campbell is a licensed Colorado real estate broker with Fathom Realty Colorado, LLC.