

HOME BUYER *checklist*

PREPARE YOUR FINANCES

- ☐ Know Your Credit Score
- ☐ Calculate Your Debt & What Monthly Mortgage Payment You Can Afford
- ☐ Gather Your Tax, Financial, & Employment Documents
- ☐ Find A Mortgage Lender
- ☐ Complete Your Loan Pre-Approval

FIND A HOME

- ☐ Research Your Favorite Local Areas & What You Need In A Home
- ☐ Search For Homes Online
- ☐ Visit Homes In Person
- ☐ Make An Offer
- ☐ Negotiate The Transaction Terms

NAVIGATE THE TRANSACTION

- ☐ Deliver Earnest Money & Option Period Fee within 3 days
- ☐ Perform Inspections & Determine Any Repairs Before OP Deadline
- ☐ Let Lender Know You Are Under Contract & Give Them All Requested Documents As Soon As Possible
- ☐ Lender Will Order Appraisal As Soon As Inspections Are Done and Repairs Negotiated
- ☐ Review Title Commitment
- ☐ Receive Appraisal Value and Renegotiate Price if Required by Lender
- ☐ Choose Home Owners Insurance
- ☐ Schedule Utilities
- ☐ Schedule Closing
- ☐ Final Walkthrough
- ☐ Attend Closing! Bring a Photo ID & Funds to Close (cashiers check or wire)