HOME BUYER'S CHECKLIST

PHASE 1: Getting Started

- [ ] Check your credit score and work to improve it
- [ ] Review your budget to determine affordability
- [ ] Start saving for down payment and closing costs
- [ ] Research first-time buyer assistance programs
- [ ] Complete a first-time homebuyer education course
- [ ] Interview and select an agent that meets your needs
- [ ] Complete the Buyer's Agreement
- [ ] Get pre-approved for a mortgage from your lender
- [ ] Determine your must-haves and nice-to-haves
- [ ] Research neighborhoods that match your lifestyle
- [ ] Set up saved searches on my website

PHASE 2: House Hunting

- [ ] Tour homes that match your criteria
- [ ] Take notes at each showing
- [ ] Research comparable sales in the area
- [ ] Create a short list of your 2-3 top choices
- [ ] Drive through neighborhoods at different times
- [ ] Schedule a second showing if needed
- [ ] Verify property tax and HOA fees
- [ ] Check flood zone and insurance requirements
- [ ] Hire a real estate attorney

PHASE 3: Make an Offer

- [ ] Review comparable market analysis with your agent
- [ ] Review property disclosures carefully
- [ ] Determine offer price and terms, fixtures, inclusions
- [ ] Determine contingencies (inspection, financing, appraisal, insurability)
- [ ] Submit the offer
- [ ] Negotiate if needed
- [ ] Get offer accepted in writing
- [ ] Submit earnest money by contract date

PHASE 4: Under Contract

- [ ] Schedule home inspection (within 5-10 days based on offer)
- [ ] Review the inspection report carefully with your agent and attorney
- [ ] Request repairs or credits based on inspection findings

PHASE 4: Under Contract (continued)

- [ ] Get multiple homeowners insurance quotes
- [ ] Complete your mortgage application
- [ ] Provide documentation to lender promptly
- [ ] Schedule the appraisal
- [ ] Review appraisal results with your agent
- [ ] Review the title commitment with your attorney
- [ ] Confirm down payment and closing cost amounts
- [ ] Start packing!
- [ ] Reserve your movers for moving day

PHASE 5: Closing Prep

- [ ] Review Closing Disclosure carefully (3 days before closing)
- [ ] Compare Closing Disclosure to Loan Estimate for any changes
- [ ] Do final walk-through and verify all requested repairs
- [ ] Arrange for utility transfers (electric, gas, water, internet)
- [ ] Purchase homeowners insurance and send proof to lender
- [ ] Get cashier's check/arrange wire transfer for closing costs

  *Verify wiring instructions by phone using a number you know is real. Never trust emailed instructions alone.
- [ ] Gather required documents (government ID, proof of insurance)
- [ ] Confirm closing date, time, and location
- [ ] Do a final review of all closing documents

PHASE 6: Closing Day

- [ ] Review and sign all closing documents carefully
- [ ] Ask questions about anything you don't understand
- [ ] Pay closing costs via cashier's check or wire transfer
- [ ] Receive your keys to your new home!
- [ ] Change the locks and make new keys for safety
- [ ] Document the home's condition with photos and video
- [ ] Celebrate owning your new home!

PHASE 7: Move In

- [ ] Update your address everywhere
- [ ] Update your driver's license and registration
- [ ] Test smoke and carbon monoxide detectors
- [ ] Schedule immediate repairs or service

Enjoy your new home!

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