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 a realtor that meets your needs
- 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 your realtor's 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 of day
- Schedule a second showing if needed
- Verify property tax and hoa fees
- Check flood zone and insurance requirements

📝 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 (with 7-10 days)
- Review the inspection report carefully
- Request repairs or credits based on inspection findings
- Get multiple homeowners insurance quotes

Phase 4: Under Contract (continued)

- Complete your mortgage application
- Provide documentation to lender promptly
- Schedule the appraisal
- Review appraisal results with your agent
- Order title search and purchase title insurance
- Confirm downpayment 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 walkthrough 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
- 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/ carbon monoxide detectors
- Schedule immediate repairs or service

Enjoy your new home!

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