



HOME BUYER CHECKLIST

A COMPANION TO THE HOMEBUYER GUIDE
TO KEEP YOU ORGANIZED, INFORMED, AND
CONFIDENT FROM PRE-APPROVAL TO
CLOSING.



PREP FINANCES

SEE HOMEBUYER GUIDE, PP. 3-4

- ☐ CHECK YOUR CREDIT + SAVINGS
- ☐ CREATE A REALISTIC BUDGET (DOWN PAYMENT, MONTHLY PAYMENTS, CLOSING COSTS)
- ☐ RESEARCH LOAN OPTIONS (CONVENTIONAL, FHA, VA, USDA)
- ☐ GATHER KEY DOCUMENTS (W-2S, PAY STUBS, TAX RETURNS, BANK STATEMENTS)

💡 PRO TIP: TALK TO A LENDER EARLY TO FIND OUT WHAT YOU QUALIFY FOR AND WHAT FEELS COMFORTABLE FOR YOUR LIFESTYLE.

NOTES:



GET PRE-APPROVED

SEE HOMEBUYER GUIDE, PP. 3-4

- ☐ CHOOSE A TRUSTED LENDER
- ☐ COMPLETE YOUR PRE-APPROVAL APPLICATION
- ☐ REVIEW YOUR LOAN ESTIMATES + PRICE RANGE
- ☐ GET YOUR PRE-APPROVAL LETTER

💡 TIP: PRE-APPROVAL GIVES YOU A STRONG EDGE WHEN MAKING AN OFFER – SELLERS LOVE PREPARED BUYERS.

NOTES:



FIND AN AGENT

SEE HOMEBUYER GUIDE, PP. 4

- ☐ INTERVIEW AND SELECT YOUR AGENT
- ☐ DISCUSS YOUR GOALS, TIMELINE, AND MUST-HAVES
- ☐ SET UP YOUR MLS HOME SEARCH PORTAL
- ☐ GET CLARITY ON NEXT STEPS

💡 TIP: A GREAT AGENT WON'T JUST OPEN DOORS – THEY'LL EDUCATE YOU, ADVOCATE FOR YOU, AND CELEBRATE WITH YOU.

NOTES:



START TOURING

SEE HOMEBUYER GUIDE, PP. 4

- ☐ SCHEDULE SHOWINGS WITH YOUR AGENT
- ☐ TAKE NOTES AND PHOTOS DURING EACH TOUR
- ☐ PAY ATTENTION TO LAYOUT, LIGHT, AND LOCATION
- ☐ NARROW DOWN YOUR FAVORITES

💡 TIP: DON'T RUSH! THE RIGHT HOME SHOULD FEEL LIKE A "YES" IN YOUR GUT, NOT JUST ON PAPER.

NOTES:



MAKE AN OFFER

SEE HOMEBUYER GUIDE, PP. 5-7

- ☐ REVIEW MARKET COMPS WITH YOUR AGENT
- ☐ DECIDE ON YOUR OFFER PRICE + CONTINGENCIES
- ☐ SIGN AND SUBMIT YOUR OFFER
- ☐ AWAIT RESPONSE + POSSIBLE NEGOTIATION

💡 TIP: YOUR AGENT WILL HELP YOU BALANCE COMPETITIVENESS WITH PROTECTION – SO YOU STAY BOTH CONFIDENT AND SMART.

NOTES:



UNDER CONTRACT

SEE HOMEBUYER GUIDE, PP. 7-9

- ☐ SCHEDULE HOME INSPECTION(S)
- ☐ REVIEW AND NEGOTIATE ANY REPAIRS
- ☐ FINALIZE YOUR LOAN APPLICATION
- ☐ APPRAISAL ORDERED AND COMPLETED

💡 TIP: STAY RESPONSIVE – MEETING DEADLINES HERE
KEEPS YOUR CLOSING ON TRACK.

NOTES:



PREPARE FOR CLOSING

SEE HOMEBUYER GUIDE, PP. 10-11

- ☐ SECURE HOMEOWNER'S INSURANCE
- ☐ REVIEW YOUR CLOSING DISCLOSURE
- ☐ DO YOUR FINAL WALKTHROUGH
- ☐ TRANSFER UTILITIES + CHANGE YOUR ADDRESS

💡 TIP: AVOID BIG FINANCIAL CHANGES (LIKE NEW CREDIT CARDS OR CAR LOANS) UNTIL AFTER CLOSING.

NOTES:



CLOSING DAY

SEE HOMEBUYER GUIDE, PP. 12

- ☐ BRING VALID ID AND PAYMENT FOR CLOSING COSTS
- ☐ SIGN YOUR DOCUMENTS
- ☐ RECEIVE YOUR KEYS + CELEBRATE!

 TIP: KEEP YOUR CLOSING DOCUMENTS SAFE – YOU’LL NEED THEM FOR TAXES AND FUTURE REFERENCE.

NOTES:
