

# HOME BUYING

## checklist



### ARE YOU READY??

- ☐ Have you set a budget?
- ☐ How long do you plan to live there?
- ☐ Is the area conducive to work/school?
- ☐ Are amenities you need close?
- ☐ Ready for the extra expenses (lawn care, house maintenance, utilities, pest control, etc.)?

### HOME WISH LIST

- ☐ What are important home features?
- ☐ What are important neighborhood features?
- ☐ Do you need specific education accessible?
- ☐ Research proximity to church, airport, highways, hospitals, etc.

### FINANCIAL CHECK UP

- ☐ Do you have a stable income
- ☐ Is your time on job sufficient?
- ☐ Is your credit score in order?
- ☐ Are there any debts you can get rid of before purchase?
- ☐ What is your savings situation?
- ☐ Have you thought about an emergency fund?

### USE A MORTGAGE PROFESSIONAL

- ☐ Pick a trusted mortgage professional
- ☐ They will:
  - Pull your credit;
  - Collect your documentation to verify your application and purchasing power;
  - Review loan options with you;
  - Review pricing and rates with you;
  - Issue a prequalification/preapproval.



## USE A REAL ESTATE PROFESSIONAL

- ☐ Pick a trusted real estate agent
- ☐ They will:
  - Help with local area questions;
  - Let you know if list prices are fair;
  - Work with you on offers and negotiations;
  - Offer advice and expertise in escrow;
  - Help you achieve a smooth closing;
  - Hand you the keys to your new home upon closing :)

## DURING ESCROW

- ☐ Do not open or close any credit accounts
- ☐ Make all payments on time
- ☐ Try not to move money around within accounts
- ☐ Get a home inspection/pest inspection
- ☐ Shop for homeowners insurance
- ☐ Start planning your moving day
- Transfer utilities when the time comes- work with your realtor on this piece

## AFTER CLOSE

- ☐ Keep a copy of all important paperwork
- ☐ Stay in touch with your loan officer for refinance or other home equity opportunities
- ☐ Stay in touch with your realtor for future needs
- ☐ Find local trade persons for future needs- plumber, pest control, painter, etc.
- ☐ ENJOY YOUR HOUSE!

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