

# FIRST-HOMEBUYER CHECKLIST.

## FINANCIAL PREPARATION WITH YOU

- ☐ Look at income, expenses & savings.
- ☐ Get your credit report and score.
- ☐ Save for a downpayment a least 20%.
- ☐ Save for closing cost at least 2-5% of the homes purchase price.

## PRE-APPROVAL WITH YOU

- ☐ Lender research to compare rates.
- ☐ Get Pre-Approved and a letter to determine your budget.

## PREFERENCES WITH YOU

- ☐ A list of must-haves e.g., number of bedrooms, location.
- ☐ List of nice-to-haves, desirable but non-essential features.

## HOME SEARCH WITH YOU

- ☐ Connect with an agent.  
(At Contigo Real Estate we have agents that specialize in first time buyers)
- ☐ Learn about the market.
- ☐ Finding your dream home.
- ☐ Attend open houses.
- ☐ Make offers with the help of agents at Contigo.

## HOME INSPECTION, APPRAISAL WITH YOU

- ☐ Schedule an Inspection.
- ☐ Review the report with an agent,
- ☐ negotiate repairs or credits if
- ☐ necessary.

## CLOSING PROCESS WITH YOU

- ☐ Examine all costs and terms.
- ☐ Final walk through.
- ☐ Close on the home & receive the keys.