

HOME BUYER PREP CHECKLIST

Before you start house hunting, do this first:

Financial Readiness

- Check your credit score (aim for 620+ minimum)
- Avoid new debt (cars, furniture, credit cards)
- Save for down payment + closing costs
- Gather last 2 years of W-2s or tax returns
- Have recent pay stubs + bank statements ready

Get Strategically Pre-Approved

- Talk to a lender before Zillow scrolling
- Ask about loan programs you qualify for
- Understand your monthly comfort number – not just max approval

Know Your Non-Negotiables

- Location priorities
- Bed/bath minimum
- Commute + lifestyle needs
- Must-haves vs nice-to-haves

Understand the Market

- Days on market matter
- Asking price \neq winning price
- Inspections are protection, not a formality

Choose the Right Representation

- Your agent should explain, not pressure
- Construction knowledge is a HUGE bonus
- You deserve strategy, honesty, and advocacy

Buying wisely now protects your future later.
Want a custom game plan for Washington or Arizona?
Message me anytime!