



# First Time Homebuyers *Checklist*

## Before You Start

- Identify your budget and savings goals
- Check your credit score and report
- Estimate how much you can afford monthly
- Research different neighborhoods and home types

## Get Organized

- Gather recent pay stubs or income records
- Organize tax returns (last 2 years recommended)
- List of monthly debts and expenses
- Start a dedicated savings account for your home purchase

## Connect with Professionals

- Choose a trusted real estate agent
- Interview a few local mortgage lenders
- Understand loan options (conventional, FHA, etc.; optional but helpful)
- Get pre-qualified or pre-approved for a mortgage

If you have any questions, please feel free to contact us  
at 602-529-8356.



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