



home buyer checklist

prepare your finances

- Know your credit history
- Calculate your debt & ideal mortgage payment
- Gather your tax, financial, and employment documents
- Find a mortgage lender
- Complete your loan Pre-Approval

find a home

- Research your favorite local areas + what you need in a home
- You and your broker can search for homes on the MLS
- Set up some showings and see what you like
- Make an offer
- Negotiate the contract terms



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final steps

- Deliver earnest money as soon as possible
- Let lender know you are under contract
- Perform inspections ASAP & determine repairs before deadline
- Lender will order appraisal after the inspection resolution
- Review title commitment
- Gather your tax, financial, and employment documents for lender
- Perform appraisal
- Choose homeowners insurance
- Order utilities
- Schedule closing
- Final walkthrough
- Pay for closing & close the transaction
- Congrats! You are officially a homeowner



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