


















Your Detailed Homebuyer's Checklist









Step 1: Preparation – Get Ready to Buy!

1. Decide What Area to Buy In




-  Research neighborhoods:
 -  Consider commute times, school districts, amenities, and lifestyle preferences.
 -  Visit during different times of the day to get a feel for the area.
 - 2. **Fine-Tune Your Spending Plan**
 -  Create a budget to account for:
 -  Mortgage payments (principal, interest, taxes, insurance).
 -  Utilities, maintenance, and HOA fees (if applicable).
 -  Emergency fund for unexpected expenses.
 - 3. **Talk to a Mortgage Advisor**
 -  Speak with a trusted mortgage advisor (like Amy DeBusk Home Loans! 😊)
 -  Understand loan options (FHA, VA, USDA, Conventional).
 -  Get pre-approved to know your buying power.
 -  Review credit scores and address any issues early.
 -  Submit documents: pay stubs, bank statements, tax returns, and ID.
 -  Save all these documents on a secure drive or computer for easy access.
 - 4. **Create a Moving Checklist**
 -  Plan your move early to avoid last-minute stress.
 -  List tasks like packing, hiring movers, and utility setup.
 - 5. **Organize Important Documents**
 -  Store all closing paperwork, receipts, and contracts on a secure drive or computer.
 -  Keep backups on an external drive or cloud storage for added security.
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Step 2: Financial Readiness

1. **Prepare for Closing Costs**
 -  Save an additional 2-5% of the home's purchase price for closing fees.
2. **Avoid Major Financial Changes**
 -  Don't take on new debt or make large purchases during this process.
3. **Determine How Much You Can Afford**
 -  Use a mortgage calculator or work with your advisor to calculate a comfortable monthly housing payment. Try the calculator on [Amy DeBusk Home Loans](#) to estimate your payments.

-  Aim to keep your housing expenses below 28% of your gross monthly income.
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4. **Save for a Down Payment**


-  Set realistic savings goals based on your loan type (3%, 5%, or 20% down).
-  Explore down payment assistance programs if eligible.
-  Automate savings to make progress consistently.

Step 3: Organize Your Current Household



1. **Purge Your Home of Unneeded Items**

-  Go room by room and identify what to keep, sell, or donate.

2. **Host a Garage Sale**



-  Turn unwanted items into extra cash for your moving fund.

3. **Donate to Charity**





-  Take lightly used clothes, furniture, and household items to local donation centers.
-  Keep receipts for possible tax deductions.

Step 4: House Hunting & Making an Offer

1. **Find a Realtor**

-  Choose an experienced real estate agent to guide you.
-  Share your wishlist and must-haves (bedrooms, bathrooms, layout, etc.).

2. **Tour Homes**

-  Visit multiple properties to compare options. Take a tape measurer to check room dimensions.
-  Take notes and rank your top choices.
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3. **Make an Offer**

- ✉ Work with your realtor to submit a competitive offer.
 - ⚙ Be prepared for negotiations and contingencies.
- 4. Loan Process and Final Approval**
- 🏠 Submit your loan to underwriting.
 - 📁 Send in any additional requested documents promptly.
 - ✅ Receive final loan approval, ensuring you're ready to close.
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✍ Step 5: Escrow & Inspections

1. Complete the Home Inspection

- 🔍 Hire a professional to check for repairs or safety concerns.
- 💡 Negotiate with the seller for necessary repairs or credits.

2. Appraisal

- 📊 Ensure the home's value aligns with the agreed purchase price.

3. Finalize Your Loan

- 🔒 Lock in your interest rate.
 - 📄 Review and sign all loan documents.
 - 📁 Save a digital copy of your signed loan documents on a secure drive or computer.
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🎉 Step 6: Closing & Moving In

1. Closing Day

- 🔄 Do a final walkthrough to confirm repairs and condition.
- 📝 Sign closing documents and receive the keys! 🏠

2. Prepare for Moving Day



- 📦 Update your address with USPS, banks, and subscriptions.
- 🚚 Schedule movers and pack strategically. Call U-Haul at 1-800-GO-UHAUL (1-800-468-4285) to arrange your moving truck or supplies.

3. Settle Into Your New Home



- 🔒 Change locks and set up utilities immediately.
- 🏡 Personalize your space and enjoy your new beginning!

Step 7: Move-In Checklist



1. Secure Your Home

-  Change all exterior locks to ensure security.
-  Install or update your security system.



2. Inspect Safety Devices

-  Test smoke detectors and carbon monoxide detectors.
-  Replace batteries or devices as needed.



3. Set Up Utilities

-  Confirm all utilities (electricity, water, gas) are set up and working.
 - Sacramento County:
 - Electric & Gas: [SMUD](#) | [PG&E](#)
 - Garbage & Sewer: [Sacramento County Waste Management](#)
 - Placer County:
 - Electric & Gas: [PG&E](#)
 - Garbage: [Western Placer Waste Management](#)
 - Sewer: [Placer County Sewer](#)
 - El Dorado County:
 - Electric & Gas: [PG&E](#)
 - Garbage: [El Dorado Disposal](#)
 - Sewer: [El Dorado County Environmental Management](#)
-  Arrange for internet and cable installation if necessary.


4. Deep Clean Your Home

-  Clean or replace air filters.
-  Consider hiring a professional cleaner for a deep clean before moving in.

5. Unpack Strategically

-  Start with essentials like bedding, kitchen supplies, and toiletries.
-  Take your time organizing each room.

6. Update Your Address

-  Notify the DMV, banks, insurance providers, and subscription services of your new address.

7. Introduce Yourself to Neighbors

-  Meet your neighbors to build connections and learn about the community.

8. Plan Home Maintenance

- ⚙️ Schedule HVAC servicing and gutter cleaning.
 - 🔍 Create a maintenance calendar for regular tasks. Visit [House Happy](#) for helpful tools and tips!
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Contact Amy DeBusk Home Loans

- 📞 **Phone:** (916) 705-2557
- ✉️ **Email:** amy.debusk@apmortgage.com
- 🌐 **Website:** [Amy DeBusk Home Loans](#)

Let me guide you through your home-buying journey with confidence and ease! 😊