



Your Detailed Homebuyer's Checklist

Your Path to Financial Growth,

Presented by Amy DeBusk



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MORTGAGE MADE EASY ACADEMY



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Buying a home is one of life's biggest milestones — and having a step-by-step plan can make the journey smoother and far less overwhelming. Whether you're just starting to explore your options or you're getting ready to close, this checklist will walk you through each essential stage of the home-buying process. Let's get started!

Step 1: Preparation – Get Ready to Buy!

Before diving into home tours and listings, take time to get organized and financially prepared.

Decide What Area to Buy In

Start by narrowing down your ideal location based on your lifestyle and priorities.






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.

Fine-Tune Your Spending Plan


A solid budget ensures you stay within your means and feel confident with your decisions.

Create a budget to account for:

-  Mortgage payments (principal, interest, taxes, insurance).
-  Utilities, maintenance, and HOA fees (if applicable).
-  Emergency fund for unexpected expenses.


Talk to a Mortgage Advisor

An expert can help you understand your loan options and get you pre-approved.

 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.

Create a Moving Checklist

Planning ahead can help make your move efficient and stress-free.


 Plan your move early to avoid last-minute stress.

 List tasks like packing, hiring movers, and utility setup.

Organize Important Documents

Keep your paperwork safe and easily accessible throughout the process.

 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.


Step 2: Financial Readiness

Now that you've laid the groundwork, it's time to ensure you're financially ready to make an offer.



Prepare for Closing Costs

Closing costs can catch buyers off guard — make sure you're prepared.

 Save an additional 2–5% of the home's purchase price for closing fees.

Avoid Major Financial Changes


Keep your finances stable as you move toward closing.

 Don't take on new debt or make large purchases during this process.

Determine How Much You Can Afford

Understanding your financial limits helps you shop smarter.




 Use a mortgage calculator or work with your advisor to calculate a comfortable monthly housing payment.

 Aim to keep your housing expenses below 28% of your gross monthly income.

 Try the calculator on Amy DeBusk Home Loans

Save for a Down Payment

Having a clear savings goal helps you stay on track.

-  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

Decluttering now will make your move easier – it lightens the load and lets you start fresh in your new home with only what you truly need.



Purge Your Home of Unneeded Items

Let go of what you no longer need.

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

Host a Garage Sale

Turn unwanted items into extra cash for your move.

-  A garage sale can help lighten the load and boost your moving fund.

Donate to Charity

Give back while preparing for your new home.

- 👍 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

With your finances in order, you're ready for one of the most exciting steps — finding your dream home. Trust the process and enjoy exploring!



Find a Realtor

Having the right professional on your side makes a huge difference.

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

Tour Homes

Exploring homes in person helps you visualise your future.

- 🏠 Visit multiple properties to compare options.
- 🔍 Take notes and rank your top choices.

Make an Offer

Once you've found "the one," it's time to make your move.

- ✉ Work with your realtor to submit a competitive offer.
- ⚙ Be prepared for negotiations and contingencies.

Loan Process and Final Approval

Ensure your financing is finalized.

- 📄 Submit your loan to underwriting.
- 📁 Send in any additional requested documents promptly.
- ✅ Receive final loan approval, ensuring you're ready to close.

Step 5: Escrow & Inspections

With your offer accepted, it's time to move into escrow and take care of inspections to make sure your new home is safe and sound.




Complete the Home Inspection

A home inspection is essential before finalizing the deal.

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



Appraisal

Make sure the value matches the purchase price.

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

Finalize Your Loan

Your final financial steps before closing.



-  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.

Step 6: Closing & Moving In

You're almost there — it's time to cross the finish line. With all the major steps behind you, closing and moving in are your final milestones before officially becoming a homeowner.

Closing Day

Time to sign the final documents and celebrate!

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



Prepare for Moving Day

Smooth out the logistics of your move.

- 📄 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.

Settle Into Your New Home

Make your home safe and comfortable.

- 🔑 Change locks and set up utilities immediately.
- 🏠 Personalise your space and enjoy your new beginning!

Step 7: Move-In Checklist

You've made it to the final stretch. These last few steps will help you settle in, stay organized, and start enjoying your new home.





Secure Your Home

Safety first!

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


Inspect Safety Devices

Keep your home protected.

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



Set Up Utilities

Double-check that all essential services are running.

-  Confirm all utilities (electricity, water, gas) are set up and working.



Deep Clean Your Home

A clean start goes a long way.

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


Unpack Strategically

Start with the must-haves first.

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


Update Your Address

Let everyone know you've moved.

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



Introduce Yourself to Neighbors

Say hello and start building community.

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

Plan Home Maintenance

Stay ahead with seasonal upkeep.

-  Schedule HVAC servicing and gutter cleaning.
-  Create a maintenance calendar for regular tasks. Visit House Happy for helpful tools and tips!

Contact Amy DeBusk Home Loans

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

TO GET YOUR DOWN PAYMENT ASSISTANCE LOAN: APPLY NOW

Scan the QR code to start your application and take the next step toward homeownership!

