THE COMPLETE HOME BUYER'S CHECKLIST



Your Step-by-Step Action Plan • Pre-Approval to Keys in Hand • No Jargon, No Confusion

HOW TO USE THIS CHECKLIST: Work through each phase in order • Check off each item as you complete it • Fill in your personal info at the bottom of each phase • Share with your agent and lender so everyone stays on the same page

PHASE 1 ■ Timeline: 1–3 Months Before You Buy

BEFORE YOU START

- ☐ **Get clear on your WHY — primary home, investment, or relocation?**
- ☐ Set a realistic monthly payment budget you're comfortable with
- ☐ Review your credit reports from all 3 bureaus at annualcreditreport.com
- ☐ Pay down credit card balances below 30% of your limit if possible
- ☐ Start saving for down payment AND closing costs (2–5% of purchase price)
- ☐ Research neighborhoods and areas you're interested in
- ☐ Make a 'must have' vs 'nice to have' list for your future home
- ☐ Interview and choose a real estate agent you trust

■ Common Mistakes at This Stage

- Opening new credit cards or financing a car
- Not checking your credit report for errors
- Underestimating how much cash you'll need
- Starting home tours before getting pre-approved

MY NOTES & KEY CONTACTS

Target Purchase Date: _____

Target Price Range: _____

Agent Name: _____

Agent Phone: _____

Top 3 Must-Haves: _____

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PHASE 2

■ Timeline: 3–7 Business Days

PRE-APPROVAL

- ☐ **Gather documents: 2 years W2s, 2 years tax returns, recent pay stubs**
- ☐ Gather bank statements (2–3 months, all accounts)
- ☐ Contact at least 2–3 lenders and compare rates and fees
- ☐ Submit mortgage application and authorize credit check
- ☐ Review and understand your pre-approval letter amount
- ☐ Confirm pre-approval letter expiration date (usually 60–90 days)
- ☐ Discuss loan types with lender: Conventional, FHA, VA, USDA
- ☐ Ask about down payment assistance programs you may qualify for

■ Common Mistakes at This Stage

- Confusing pre-qualification with pre-approval
- Only talking to one lender — always compare
- Making large purchases or opening new credit
- Changing jobs during the loan process

MY NOTES & KEY CONTACTS

Lender Name: _____

Lender Phone: _____

Loan Officer Email: _____

Pre-Approval Amount: _____

Pre-Approval Expires: _____

Loan Type: _____

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PHASE 3

■ Timeline: 2 Weeks – 3 Months

HOME SEARCH

- ☐ **Set up MLS search alerts with your agent for new listings**
- ☐ Tour homes — look past cosmetics, focus on layout and condition
- ☐ Research school districts if applicable
- ☐ Check commute times and proximity to essentials
- ☐ Look up neighborhood crime statistics and HOA details
- ☐ Attend open houses and take detailed notes and photos
- ☐ Narrow down top 3–5 favorites and discuss with your agent
- ☐ Ask your agent to pull recent comparable sales before offering

■ Common Mistakes at This Stage

- Touring too many homes — quality over quantity
- Falling in love with a home before verifying the numbers
- Ignoring red flags like water stains or foundation cracks
- Relying on Zillow or Redfin instead of having your own agent represent you — always have dedicated representation

MY NOTES & KEY CONTACTS

Top Neighborhood Choice: _____

Must-Have School District: _____

Max HOA Budget: _____

Ideal Square Footage: _____

Target Move-In Date: _____

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PHASE 4

■ Timeline: 1–3 Days

MAKING AN OFFER

- ☐ **Review comparable sales with your agent to determine offer price**
- ☐ Decide on contingencies: financing, inspection, appraisal
- ☐ Determine your earnest money deposit amount (usually 1–3%)
- ☐ Submit written offer through your agent
- ☐ Review and understand every term in the purchase agreement
- ☐ Negotiate repairs, credits, or price reductions if needed
- ☐ Get offer accepted in writing — congratulations!
- ☐ Wire earnest money deposit per contract instructions

■ Common Mistakes at This Stage

- Waiving inspection contingency without understanding the risk
- Offering too low in a competitive market and losing the home
- Not reading the full contract before signing
- Wiring earnest money without verifying wire instructions

MY NOTES & KEY CONTACTS

Offer Price: _____

Earnest Money Amount: _____

Contingencies Included: _____

Offer Expiration: _____

Seller Response Deadline: _____

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PHASE 5

■ Timeline: 30–45 Days Typically

UNDER CONTRACT

- ☐ **Schedule home inspection as soon as possible once offer is accepted**
- ☐ Attend inspection in person — ask questions freely
- ☐ Review inspection report and negotiate repairs or credits
- ☐ Submit complete loan application to your lender immediately
- ☐ Order homeowners insurance and get a quote — required to close
- ☐ Review preliminary title report provided by escrow
- ☐ Complete all lender conditions and submit requested documents
- ☐ Remove contingencies by the dates stated in your contract

■ Common Mistakes at This Stage

- Skipping or rushing the home inspection
- Making large bank deposits without documentation
- Delaying lender document requests — every day matters
- Forgetting to shop for homeowners insurance early

MY NOTES & KEY CONTACTS

Inspection Date: _____

Inspector Name/Phone: _____

Inspection Cost: _____

Insurance Agent: _____

Contingency Removal Date: _____

Loan Approval Deadline: _____

PHASE 6

■ Timeline: Final 1–5 Days

CLOSING DAY & BEYOND

- ☐ **Review Closing Disclosure — compare to original Loan Estimate**
- ☐ Confirm final cash to close amount with escrow officer
- ☐ Do final walkthrough 2–3 days before closing
- ☐ Confirm all agreed repairs were completed
- ☐ Wire closing funds per escrow instructions — verify before sending
- ☐ Bring valid government-issued photo ID to closing
- ☐ Sign all closing documents with escrow
- ☐ **Receive your keys — you're a homeowner! ■**

■ Common Mistakes at This Stage

- Not reviewing the Closing Disclosure carefully before signing
- Making ANY large financial moves before funding
- Forgetting to do the final walkthrough
- Not confirming wire instructions directly with escrow

MY NOTES & KEY CONTACTS

Closing Date: _____

Closing Time: _____

Escrow Officer: _____

Escrow Phone: _____

Cash to Close Amount: _____

Key Pickup Instructions: _____

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