

Your Step-by-Step Home Buying Checklist

From First Search to Closing Day

Phase 1: Getting Ready to Buy

- ✓ Define your homeownership goals and timeline
- ✓ Determine your comfortable monthly payment range
- ✓ Review your credit and correct any errors
- ✓ Save funds for down payment and closing costs
- ✓ Gather financial documents (pay stubs, tax returns, bank statements)
- ✓ Get pre-approved with a reputable lender
- ✓ Explore first-time buyer or down payment assistance programs
- ✓ Choose a trusted real estate professional

Phase 2: Searching for the Right Home

- ✓ Create a list of must-haves vs. nice-to-haves
- ✓ Review active listings that match your budget
- ✓ Tour homes in person or virtually
- ✓ Compare properties, features, and long-term value
- ✓ Evaluate resale potential and neighborhood trends
- ✓ Ask questions about taxes, utilities, and HOA fees
- ✓ Narrow down your top choice
- ✓ Review comparable sales with your agent

Phase 3: Making an Offer

- ✓ Determine a competitive offer price
- ✓ Decide on contingencies (inspection, appraisal, financing)
- ✓ Submit a written offer with professional guidance
- ✓ Negotiate price, terms, or seller concessions
- ✓ Monitor contract deadlines carefully
- ✓ Secure homeowners insurance

Phase 5: Title, Final Approval, and Closing

- ✓ Title company completes title search and escrow setup
- ✓ Review the Closing Disclosure carefully
- ✓ Confirm final loan approval
- ✓ Perform the final walk-through
- ✓ Bring required funds and ID to closing
- ✓ Sign closing documents
- ✓ Receive the keys and officially become a homeowner 🏠

Let's Make Your Home Buying Journey Smooth and Successful!