

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!