



# FIRST-TIME HOME BUYER CHECKLIST

## 1. BEFORE YOU START

- Review your monthly budget
- Check your credit score
- Gather recent pay stubs and tax returns
- Estimate your down payment savings
- Research first-time buyer programs

## 2. GET MORTGAGE READY

- Speak with a lender
- Compare FHA and Conventional loan options
- Determine your target monthly payment
- Obtain a mortgage pre-approval
- Avoid opening new credit accounts

## 3. HOME SEARCH

- Define your must-have features
- Identify preferred communities
- Tour homes with your Realtor
- Review comparable sales
- Narrow your top choices

## 4. MAKING AN OFFER

- Review offer strategy with your Realtor
- Determine earnest money amount
- Understand contingencies
- Submit offer
- Negotiate terms if necessary



## 5. UNDER CONTRACT

- Schedule home inspection
- Review inspection report
- Complete appraisal
- Submit requested lender documents
- Finalize homeowners insurance

## 6. CLOSING PREPARATION

- Review Closing Disclosure
- Schedule utility transfers
- Complete final walkthrough
- Arrange certified funds or wire transfer
- Confirm closing appointment

## 7. AFTER CLOSING

- Change locks if desired
- Update mailing address
- Store closing documents securely
- Set up homestead exemption if applicable
- Celebrate your new home!