

Home buying checklist

The 12 steps from budget to keys.

1. CHECK YOUR FINANCES AND CREDIT

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| ☐ Credit reports checked | ☐ Monthly debts listed |
| ☐ Score known | ☐ Income documents ready: pay stubs, W-2s, tax returns |

2. SET A REALISTIC BUDGET

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| ☐ Comfortable monthly payment decided | ☐ Maintenance budget set |
| ☐ Taxes, insurance and HOA included | ☐ Maximum price agreed with anyone buying with you |

3. SAVE FOR THE DOWN PAYMENT AND CLOSING COSTS

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| ☐ Down payment target set | ☐ Assistance programs checked |
| ☐ Closing cost estimate | ☐ Gift letter planned if needed |

4. GET PREAPPROVED FOR A MORTGAGE

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| ☐ Preapproval letter | ☐ Questions about points and rate lock answered |
| ☐ Loan Estimates compared | |

5. CHOOSE A BUYER'S AGENT

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| ☐ Agents interviewed | ☐ Compensation terms clear |
| ☐ Buyer agreement read and understood | ☐ License checked |

6. HOUSE HUNT WITH A PLAN

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| ☐ Must-have list | ☐ Neighborhood visited at night and at weekends |
| ☐ Scorecard for each viewing | ☐ Flood risk checked |

7. MAKE AN OFFER

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| ☐ Comparable sales reviewed | ☐ Contingencies chosen |
| ☐ Earnest money amount | ☐ Closing date |

8. PAY EARNEST MONEY AND OPEN ESCROW

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| ☐ Wire instructions verified by phone | ☐ Inspection booked |
| ☐ Deadlines in the calendar | ☐ Contract sent to lender |

9. GET A HOME INSPECTION

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| ☐ Inspector booked | ☐ Specialist inspections chosen |
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☐ Report read in full

☐ Repair requests agreed with your agent

10. APPRAISAL AND FINAL LOAN APPROVAL

☐ Appraisal received

☐ Homeowners insurance bought

☐ Underwriting conditions cleared

☐ Rate lock still valid

11. REVIEW YOUR CLOSING DISCLOSURE

☐ Closing Disclosure received

☐ Cash to close confirmed

☐ Compared with Loan Estimate

☐ Payment method verified by phone

12. FINAL WALKTHROUGH AND CLOSING DAY

☐ Walkthrough done

☐ Cash to close sent and confirmed

☐ Photo ID

☐ Keys, codes and remotes collected

Each step explained at homehunterguide.com/steps

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