

FIRST-TIME HOME BUYER'S CHECKLIST

BEGINNING STAGES

- CHECK YOUR CREDIT SCORE(S)
Current _____
Goal _____
- DETERMINE YOUR BUDGET
Purchase price _____
Monthly mortgage _____
Other expenses _____
- DECIDE ON YOUR BUYING TIMELINE*
Lease ends _____
Closing _____
Under contract _____
Start looking _____
- SAVE FOR A DOWNPAYMENT
Percent to save _____
Savings goal _____
Target date _____
- BUILD YOUR TEAM
Lender _____
Realtor _____
Attorney _____
- GET PRE-APPROVED
Pre-approval total _____
Consultation date _____
- START HOUSE HUNTING!

SEARCHING & CLOSING STAGES

- RESEARCH THE MARKET
- MAKE A WISH LIST
- AVOID UNNECESSARY EXPENSES & OPENING NEW LINES OF CREDIT
- NARROW CHOICES & PICK YOUR FAVORITE
Choice 1 _____
Choice 2 _____
Choice 3 _____
- MAKE AN OFFER OFFER ACCEPTED
- IMMEDIATELY AFTER SIGNING A CONTRACT
 - Send _____ earnest check
 - Schedule inspection within 2 business days
- DURING CONTRACT
 - Review inspection & negotiate repairs
 - Schedule closing with title company
 - Get an appraisal
- BEFORE CLOSING
 - Get homeowners insurance
 - Transfer utilities
 - Schedule final walkthrough
 - Review & complete paperwork
 - Get cashier's check or wiring instructions
- CLOSE ON YOUR HOME!

EVENT	TIMELINE
Closing	= 1 month before lease ends
Under contract	= 2 months before lease ends
Start house hunting	= 5 months before lease ends

HOME BUYING TIMELINE



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