

Home Buyer's Checklist

A buyer's guide through the home buying process

Step 1: Determine Affordability

Price Range of Home: _____
Monthly Mortgage: _____
Other Expenses: _____
Monthly Debt Payment: _____
Credit Score: _____
Down Payment Amount: _____
Percentage of Home to Save: _____

Step 2: Choose a Lender

Lender's Name: _____
Lender's Company: _____

Gather Financial Documents:

- Proof of Income
- Proof of Assets
- Meet Credit Score Goal
- Employment Verification
- Other Documentation
- Submit Financial Documents
- Choose a Mortgage Loan:

Mortgage Loan Type: _____

Mortgage Loan Amount: _____

Mortgage Payment Length: _____

Mortgage Interest Rate: _____

- Get Pre-Approved

Step 3: Choose a Real Estate Professional

- Real Estate Agent Name: _____
- Brokerage: _____
- Have a Buyer Consultation with your agent.

Step 4: Search for a Home

Location(s): _____

Zip Code(s): _____

of Bedrooms: _____

of Bathrooms: _____

Square Footage of Property: _____

Backyard _____

Garage _____

Other Features: _____

Step 5: Attend Showings and Open Houses

Step 6: Submit an Offer

- Offer Amount _____
- Negotiate Price _____
- Negotiate Terms of Contract
- Get Offer Approved by Seller
- Get Offer Approved by Lender

Step 7: Get a Home Insepction

Roof _____

Windows and Doors _____

Attic _____

Foundation _____

Walls, Ceilings, Floors _____

Interior Plumbing _____

Electrical System _____

HVAC _____

Visible Insulation _____

Safety Issues _____

Structural Issues _____

Request Repairs _____

Termite Inspection _____

Radon Inspection _____

Other Inspections: _____

Step 8: Get an Appraisal

Appraisal Value: _____

Step 9: Close the Sale

- Complete Final Walk Through
- Attend Closing
- Sign Important Documents
- Bring Checkbook
- Get your Keys!