



Home Buyer Checklist

Getting Started

- ☐ Decide on your general timeline and must-have features.
- ☐ Talk with a licensed lender about pre-approval and what documents they need.
- ☐ Set a comfortable monthly budget, including taxes, insurance, and any HOA dues.
- ☐ Choose a buyer's agent and review the buyer representation agreement together.

Searching & Touring

- ☐ Narrow down areas and neighborhoods that fit your daily life.
- ☐ Tour homes and take notes on each (use the Home Showing Notes Worksheet).
- ☐ Review recent comparable sales with your agent before writing an offer.

Making an Offer

- ☐ Decide on price, earnest money, contingencies, and closing date with your agent.
- ☐ Review all offer documents carefully before signing.
- ☐ Respond to any counteroffers within the stated deadlines.

Under Contract

- ☐ Deliver earnest money as outlined in the contract.
- ☐ Schedule a professional home inspection and any other inspections you choose.
- ☐ Respond promptly to lender requests; avoid new credit or large purchases.
- ☐ Shop for homeowner's insurance and provide proof to your lender.
- ☐ Review the title commitment and any HOA documents.

Closing

- ☐ Review your Closing Disclosure from your lender.
- ☐ Complete the final walk-through of the property.
- ☐ Confirm wiring instructions directly with the title company by phone.
- ☐ Sign closing documents, get your keys, and set up utilities.

Disclaimer

This information is for general educational purposes only and is not financial, legal, or tax advice. Please consult the appropriate licensed professional for guidance specific to your situation.