THINK YOU'RE READY TO BUY A HOME?

Use Our Checklist

Financing

Figure out how much you can afford

- [ ] Income. Consider your income. How much is your income?
- [ ] Credit Score. Monitor your score monthly.
- [ ] Debt. Know and consider what your monthly debts/payments are.
- [ ] Closing costs. Determine how much money you will need at closing.

Find a mortgage lender and get a pre-approval

- [ ] Proof of Income
- [ ] Proof of Assets
- [ ] Proof of Good Credit
- [ ] Employment Verification
- [ ] Ask the lender what documents you'll need to ensure there are no problems with your application

Finding a home

Search for homes

- [ ] Consider the distance and location of your home going to school or work
- [ ] Find a real estate agent
- [ ] Visit and tour open houses

Submit an offer

- [ ] Submit an offer as soon as possible. Avoid delaying offers as someone else may get in ahead of you.
- [ ] Don’t forget inspections. This will help you understand the home and any issues before closing.
- [ ] Establish contingencies
- [ ] Obtain disclosures
- [ ] Establish a closing timeline

Purchasing

Appraisal

- [ ] Schedule an appraisal of the home to find the home's value

Inspection

- [ ] Schedule an inspection.
- [ ] Attend the inspection so you have an understanding of the repairs needed.
- [ ] Use this list to request repairs from the seller before closing (to be given after the inspection)
- [ ] Include a successful inspection contingency in your offer

Closing

- [ ] Get a settlement statement. This should include the summary of final fees and charges
- [ ] Bring your ID and closing funds to the closing table.