

REAL ESTATE WITH HER / HOME BUYING

FIRST HOME PURCHASE CHECKLIST

A step-by-step checklist to help you stay organized throughout your first home purchase.

01 GET FINANCIALLY READY

- ☐ Review your credit and address errors or issues.
- ☐ Calculate your monthly income, debts, and recurring expenses.
- ☐ Set a realistic homeownership budget - not just a purchase price.
- ☐ Build savings for down payment, closing costs, reserves, and moving expenses.

02 PREPARE FOR FINANCING

- ☐ Compare mortgage options and basic qualification requirements.
- ☐ Gather income, asset, employment, and identification documents.
- ☐ Speak with a qualified lender and understand your estimated purchasing power.
- ☐ Ask what funds and documentation may be needed before closing.

03 START THE SEARCH

- ☐ Define your must-haves, preferences, and deal-breakers.
- ☐ Research neighborhoods, commute, amenities, taxes, HOA fees, and other ownership costs.
- ☐ Compare properties based on condition, location, price, and long-term suitability.

04 OFFER + CONTRACT

- ☐ Review comparable sales and current market conditions.
- ☐ Understand the offer terms, contingencies, deposits, deadlines, and included items.
- ☐ Read the contract carefully and ask questions before signing.

05 DUE DILIGENCE

- ☐ Complete applicable inspections within required timelines.
- ☐ Review inspection findings and any specialized reports.
- ☐ Track the appraisal, financing conditions, insurance, title, and other transaction requirements.
- ☐ Respond promptly to lender and transaction document requests.

06 BEFORE CLOSING

- ☐ Review final closing figures and confirm the amount needed to close.
- ☐ Complete the final walkthrough when applicable.
- ☐ Confirm possession, keys/access, utilities, and moving arrangements.
- ☐ Keep copies of your signed closing and ownership documents.

BEFORE YOU MAKE THE MOVE

A checklist keeps the process organized, but every transaction is different. Use your contract, lender requirements, and licensed professionals to confirm the steps and deadlines that apply to you.

Disclaimer: For educational and informational purposes only. This checklist is not financial, legal, tax, mortgage, real estate, or professional advice. Requirements and procedures vary by location and transaction.