

THE SIMPLE, STRESS-FREE

Home Buying Checklist



1

INITIAL CONSULTATION

- Get a head start by compiling your home wish list with the following:

MY BUDGET: _____

NEIGHBORHOOD: _____

BASIC NEEDS: _____

2

MORTGAGE PREQUALIFICATION

- Find out if you qualify for a special loan, such as a VA, FHA, or HUD home buying program.
- Request quotes from multiple lenders and comparison shop for loans.
- Get preapproved for a mortgage.

3

MLS SEARCH

- Find properties in your price range in your preferred neighborhoods.
- Get a sense of whether the neighborhood is on an upswing or a downswing by looking for features that denote up-and-coming areas.
- Spend time in each area, imagining yourself living there. (Keep in mind, it's ideal to stay put for at least 5 years).

4

START VISITING HOMES

- Can you see yourself living here? Rate on a scale of 1-10.
 - 1-5? Toss out.
 - 7-8? You should feel comfortable writing an offer.
 - 10? Doesn't exist.



5

RESEARCH PROPERTIES

- Age of roof, systems
- Appreciating neighborhood
- Cost of utilities
- Amenities

6

NEGOTIATE OFFER

- Strategy
- Multiple offers
- Items to convey (real property vs. personal property)
- Highest and best
- Offer accepted

7

HOME INSPECTION & APPRAISAL

- Crawlspace
- Radon
- Electrical
- Mechanicals (HVAC, WH)
- Exterior
- Roof
- Plumbing

8

FINANCIAL

- Title and owners policy
- Seller signs deed
- Certificate of occupancy
- Closing settlement

9

YOU'RE A HOMEOWNER!

It's official! Once everything is signed and processed, the loan closes and property is transferred and recorded.

