

1st Time Home Buyer Checklist

Beginning Phase

Credit Score Check

Current Score(s): _____

Need to Improve? _____

Goal Score(s): _____

Determine Affordability

Home Cost: _____

Monthly Mortgage: _____

Other Costs: _____

Down Payment Saved

% to Save: _____

Saving Goal: _____

Time Until Met: _____

Get Prequalified

With/Where: _____

Research the Market

Location(s) Desired: _____

Get Preapproved

With/Where: _____

Find a Realtor

Name: _____

Agency: _____

Fees: _____

Begin House Hunting

Closing Phase

Narrow Down Choices

1) _____

2) _____

3) _____

Pick Your House

Choice: _____

Choose a Lender

With/Where: _____

Make an Offer

Offer Accepted

Have a Home Inspection

Get an Appraisal

Complete the Paperwork

Close the Sale

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