

## Home Buying Checklist

### Financial Preparation

- Review your credit report and ensure it is accurate.
- Improve your credit score if necessary.
- Calculate your budget and determine how much you can afford.
- Save for a down payment, closing costs, and moving expenses.
- Get pre-approved for a mortgage loan.

### Research and Planning

- Define your housing needs and preferences.
- Research neighborhoods and communities.
- Identify your must-have features and amenities.
- Choose between new construction and existing homes.
- Find a real estate agent to represent you.

### Property Search

- Attend open houses and view potential homes.
- Compare prices and features of different properties.
- Consider the resale value of the home.
- Evaluate the commute to work and schools.
- Check the crime rate and safety of the neighborhood.

## Making an Offer

- Determine your offer price based on market analysis.
- Include contingencies for inspections and financing.
- Negotiate with the seller through your agent.
- Sign a purchase agreement when the offer is accepted.
- Provide an earnest money deposit.

## Home Inspection

- Hire a professional home inspector.
- Attend the inspection and ask questions.
- Review the inspection report thoroughly.
- Negotiate repairs with the seller if necessary.
- Ensure all agreed-upon repairs are completed.

## Financing and Appraisal

- Finalize your mortgage application.
- Provide all required documents to your lender.
- Schedule a home appraisal.
- Review the appraisal report for accuracy.
- Secure your mortgage loan approval.

## Closing Preparation

- Review the Closing Disclosure for accuracy.
- Arrange for homeowners insurance.
- Schedule a final walkthrough of the property.

- Prepare funds for the closing costs.
- Obtain a cashier's check or wire funds for closing.

### Closing Day

- Bring a valid photo ID to the closing.
- Sign all required documents.
- Pay closing costs and fees.
- Receive the keys to your new home.
- Obtain copies of all signed documents.

### Post-Purchase Tasks

- Transfer utilities and services to your name.
- Change your mailing address.
- Set up a maintenance schedule for your new home.
- Familiarize yourself with the neighborhood.
- Register for any local services or permits.

### Long-Term Planning

- Create a budget for ongoing home expenses.
- Plan for home improvements and renovations.
- Consider your long-term financial goals.
- Save for future home-related expenses.
- Stay informed about real estate market trends.