

# HOME BUYING CHECKLIST

## 1. Personal Finances

- Earn an Income
- Budget your Expenses
- Build Your Credit Score
- Save Downpayment + Closing Costs

## 2. Research

- Search for Homes Online
- How much can I afford?
- What is the best Loan Program?
- Talk to a lender
- Learn About the market

## 3. Buying

- Hire a Real Estate Agent
- Narrow Down Search Criteria
- Get Preapproved
- Look at Property

## 4. Offer

- Review Comps
- Write an Offer
- Negotiation
- Acceptance

## 5. Escrow

- Earnest Money Deposit
- Sign Escrow Instructions & Vesting
- Inspections
- Appraisal
- Review Title Report
- Review Seller Disclosures
- Order Home Owners Insurance
- Request for Repairs
- Contingency Removal
- Loan Approval
- Final Walkthrough
- Loan Funding
- Recording

## 6. Closing

- Pick up Keys
- Review Closing Statement
- Rekey
- Hire Moving Company
- Switch Utilities
- Housing Warming