

Step-by-Step Home Buying Checklist

Give a copy of this to your real estate agent and ask that person to keep you informed of each of the steps on this list. Enter the expected date on the right of the list.

Find a Real Estate Agent

Done	Task	Expected Date
■	Research and compare top real estate agents	_____
■	Schedule interviews with local real estate agents	_____
■	Sign a buyer's agreement with your agent	_____

Get Pre-Approved for a Mortgage

Done	Task	Expected Date
■	Research mortgage lenders and loan programs	_____
■	Gather financial documents for mortgage pre-approval	_____
■	Receive a mortgage pre-approval letter	_____

Start Your Home Search

Done	Task	Expected Date
■	Define your home buying budget and preferences	_____
■	Search homes for sale online and in person	_____
■	Visit open houses and schedule private showings	_____

Make an Offer on a Home

Done	Task	Expected Date
■	Review real estate market trends and comparable sales	_____
■	Submit a competitive offer on a house	_____
■	Negotiate terms with the seller's real estate agent	_____
■	Sign the home purchase agreement	_____

Schedule Home Inspection and Due Diligence

Done	Task	Expected Date
■	Hire a certified home inspector	_____
■	Review the home inspection report	_____
■	Negotiate home repairs or seller concessions	_____

Secure Your Mortgage Loan

Done	Task	Expected Date
■	Finalize your mortgage application	_____
■	Lock in a low mortgage interest rate	_____
■	Receive final loan approval from your lender	_____

Home Appraisal and Final Mortgage Steps

Done	Task	Expected Date
■	Lender orders a home appraisal	_____
■	Review appraisal value and mortgage requirements	_____
■	Clear any remaining conditions for mortgage approval	_____

Prepare for Closing Day

Done	Task	Expected Date
■	Review the Closing Disclosure (CD)	_____
■	Obtain homeowners insurance	_____
■	Schedule the final walkthrough	_____
■	Arrange funds for closing costs and down payment	_____

Closing on Your New Home

Done	Task	Expected Date
■	Attend the real estate closing meeting	_____
■	Sign closing documents and finalize the purchase	_____
■	Pay closing costs and receive home keys	_____

After Closing – Moving and Home Setup

Done	Task	Expected Date
■	Set up utilities and home services	_____
■	Change locks and security system codes	_____
■	Update mailing address and voter registration	_____
■	Register for homestead exemption (if applicable)	_____
■	Plan and schedule your moving day	_____