

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
<input type="checkbox"/>	Research and compare top real estate agents	_____
<input type="checkbox"/>	Schedule interviews with local real estate agents	_____
<input type="checkbox"/>	Sign a buyer's agreement with your agent	_____

Get Pre-Approved for a Mortgage

Done	Task	Expected Date
<input type="checkbox"/>	Research mortgage lenders and loan programs	_____
<input type="checkbox"/>	Gather financial documents for mortgage pre-approval	_____
<input type="checkbox"/>	Receive a mortgage pre-approval letter	_____

Start Your Home Search

Done	Task	Expected Date
<input type="checkbox"/>	Define your home buying budget and preferences	_____
<input type="checkbox"/>	Search homes for sale online and in person	_____
<input type="checkbox"/>	Visit open houses and schedule private showings	_____

Make an Offer on a Home

Done	Task	Expected Date
<input type="checkbox"/>	Review real estate market trends and comparable sales	_____
<input type="checkbox"/>	Submit a competitive offer on a house	_____
<input type="checkbox"/>	Negotiate terms with the seller's real estate agent	_____
<input type="checkbox"/>	Sign the home purchase agreement	_____

Schedule Home Inspection and Due Diligence

Done	Task	Expected Date
<input type="checkbox"/>	Hire a certified home inspector	_____
<input type="checkbox"/>	Review the home inspection report	_____
<input type="checkbox"/>	Negotiate home repairs or seller concessions	_____

Secure Your Mortgage Loan

Done	Task	Expected Date
<input checked="" type="checkbox"/>	Finalize your mortgage application	_____
<input checked="" type="checkbox"/>	Lock in a low mortgage interest rate	_____
<input checked="" type="checkbox"/>	Receive final loan approval from your lender	_____

Home Appraisal and Final Mortgage Steps

Done	Task	Expected Date
<input checked="" type="checkbox"/>	Lender orders a home appraisal	_____
<input checked="" type="checkbox"/>	Review appraisal value and mortgage requirements	_____
<input checked="" type="checkbox"/>	Clear any remaining conditions for mortgage approval	_____

Prepare for Closing Day

Done	Task	Expected Date
<input checked="" type="checkbox"/>	Review the Closing Disclosure (CD)	_____
<input checked="" type="checkbox"/>	Obtain homeowners insurance	_____
<input checked="" type="checkbox"/>	Schedule the final walkthrough	_____
<input checked="" type="checkbox"/>	Arrange funds for closing costs and down payment	_____

Closing on Your New Home

Done	Task	Expected Date
<input checked="" type="checkbox"/>	Attend the real estate closing meeting	_____
<input checked="" type="checkbox"/>	Sign closing documents and finalize the purchase	_____
<input checked="" type="checkbox"/>	Pay closing costs and receive home keys	_____

After Closing – Moving and Home Setup

Done	Task	Expected Date
<input checked="" type="checkbox"/>	Set up utilities and home services	_____
<input checked="" type="checkbox"/>	Change locks and security system codes	_____
<input checked="" type="checkbox"/>	Update mailing address and voter registration	_____
<input checked="" type="checkbox"/>	Register for homestead exemption (if applicable)	_____
<input checked="" type="checkbox"/>	Plan and schedule your moving day	_____