

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**

NOTES
