

FIRST TIME HOMEBUYER —CHECKLIST—

Buying your first home is an exhilarating time. Here's a checklist of ways you can get prepared for your new adventure



Credit

Current Score: _____

Need to improve score? Y N

Goal Score: _____

Debt to pay down: _____

Budget

Maximum Home Price: _____

Comfortable home price: _____

Maximum monthly payment: _____

Comfortable monthly payment: _____

Down Payment

Amount saved now: _____

Savings goal: _____

Time until met: _____

LET'S CHAT!

Our loan advisors are available days and evenings at your convenience.



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Financing

- Meet with loan officer
- Pre-approval letter in hand? Y N
- Determine where you have flexibility
- Gather important documents
 - Tax returns/W-2's*
 - Pay stubs*
 - Bank statements*

Home Wish List

- Location
- Size
- Bedrooms/Bathrooms
- Lot size
- Must haves

Meet with Real Estate Agent

- Begin house hunting
- Narrow down choices
- Pick your home
- Make an offer

Closing

- Home inspection
- Appraisal
- Closing conditions
- Arrange for homeowners insurance
- Sign final paperwork

Pick up keys!