

First-Time Home Buyer's Checklist

Budget Planning

- Determine your budget based on your financial situation.
- Consider all costs involved, including down payment, closing costs, and moving expenses.

Mortgage Pre-Approval

- Approach lenders to get pre-approved for a mortgage.
- Understand the terms and conditions of the mortgage offer.

Find a Real Estate Agent

- Look for a reputable and experienced real estate agent.
- Discuss your needs, preferences, and budget with the agent.

List of Desired Home Features

- Create a list of must-haves and nice-to-haves for your new home.
- Prioritize the features based on your lifestyle and needs.

Research Neighborhoods

- Research potential neighborhoods for amenities, safety, schools, and commute times.
- Visit the neighborhoods at different times to get a feel for the area.

Attend Open Houses and Viewings

- Attend open houses to get a sense of the market and what's available.
- Schedule viewings for homes that meet your criteria.

Making an Offer

- Discuss with your agent the best strategy for making an offer.
- Understand the process of negotiations and contingencies.

Home Inspection

- Arrange for a home inspection to identify any potential issues with the property.
- Decide on your course of action based on the inspection results.

Securing Financing

- Finalize your mortgage with your lender.
- Ensure that you understand all the terms and conditions before signing.

Closing the Deal

- Prepare for the closing process, including all necessary paperwork and final walk-through.
- Understand all closing costs and fees before finalizing the purchase.