

# New Homebuyer Checklist

## Financial Preparation

- Check credit and budget
- Save for down payment and closing costs
- Gather financial documents
- Get pre-approved by a lender
- Choose a real estate agent

## House Hunting

- Make a list of must-haves and nice-to-haves
- Research neighborhoods
- Tour homes and compare options
- Check condition of major systems and features

## Making An Offer

- Review comparable sales
- Decide on offer price and contingencies
- Submit earnest money

## Under Contract

- Schedule inspections
- Finalize financing
- Shop for homeowner's insurance
- Avoid new debt or large purchases

## Closing & Move-In

- Review closing documents
- Complete final walkthrough
- Transfer utilities
- Change locks and update address

**Tip:** Buy a home that fits your current budget and lifestyle - not just your future plans.