

# The Homeownership Readiness Checklist

*Your First Steps Toward Buying a Home in Tampa Bay*

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## Stop guessing. Start with a plan.

Buying a home is easier to navigate when you know what to organize, what to ask, and what comes next. Use this checklist to get clear on your goals, your financial picture, and the questions to bring to your lender and to your buyer consultation.

You don't have to have everything figured out. Check off what you can, make notes where you have questions, and bring this with you when we meet.

**01** Define Your Homeownership Goals

**02** Organize Your Financial Picture

**03** Gather Commonly Requested Documents

**04** Plan for Purchase & Ownership Costs

**05** Prepare for the Lender Conversation

**06** Prepare for Your Buyer Consultation

**How to use this checklist:** Print it or fill it in on your phone. Work through one section at a time — there's no need to finish everything before reaching out.

## STEP 01

## Define Your Homeownership Goals

Get clear on what you want before you start looking. Your answers shape every next step.

Target timeline

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Preferred areas

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Must-have features

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Comfortable monthly housing  
budget

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- ☐ I've chosen a target purchase timeline.
- ☐ I've listed the Tampa Bay areas I'd like to explore.
- ☐ I know my essential features vs. nice-to-haves.
- ☐ I have a monthly housing budget I'm comfortable with.
- ☐ I've written down questions for my buyer consultation.

## STEP 02

## Organize Your Financial Picture

A clear picture of where you stand today makes the lender conversation more productive.

- ☐ Review my income, monthly spending, savings, and debt payments.
- ☐ Review my credit reports for accuracy.  
Free reports are available at [AnnualCreditReport.com](https://AnnualCreditReport.com).
- ☐ Track the funds I have available for a purchase.
- ☐ Talk with my lender *before* making major financial changes.  
Examples: opening new credit, financing a large purchase, or changing jobs.

## NOTES

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## STEP 03

## Gather Commonly Requested Documents

Every lender and situation is different. These are documents lenders commonly request — your lender will tell you exactly what they need.

- |                                                                                           |                                                                                                   |
|-------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Government-issued identification                                 | <input type="checkbox"/> Recent bank statements                                                   |
| <input type="checkbox"/> Recent pay statements, if applicable                             | <input type="checkbox"/> Information about current debts                                          |
| <input type="checkbox"/> Tax returns and W-2s or other income documentation, as requested | <input type="checkbox"/> Additional documents your lender may request based on your circumstances |

## STEP 04

## Plan for Purchase & Ownership Costs

Costs vary by home, loan type, and personal situation — there is no one-size-fits-all down payment. Use this list to start the conversation with your lender and with me.

- |                                                                                  |                                                                    |
|----------------------------------------------------------------------------------|--------------------------------------------------------------------|
| <input type="checkbox"/> Down payment                                            | <input type="checkbox"/> Property taxes                            |
| <input type="checkbox"/> Closing costs                                           | <input type="checkbox"/> HOA or condominium fees, where applicable |
| <input type="checkbox"/> Home inspection and appraisal                           | <input type="checkbox"/> Moving expenses                           |
| <input type="checkbox"/> Homeowners insurance (and flood insurance, if required) | <input type="checkbox"/> Maintenance and emergency savings         |

### QUESTIONS ABOUT COSTS

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## STEP 05

## Prepare for the Lender Conversation

Bring these questions to a mortgage professional. They evaluate your financing options and eligibility.

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|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> What financing options may fit my situation?  | <input type="checkbox"/> Are assistance programs available, and what are the eligibility requirements? |
| <input type="checkbox"/> What monthly payment range should I consider? | <input type="checkbox"/> What should I address before applying?                                        |
| <input type="checkbox"/> What upfront funds might I need?              |                                                                                                        |

## STEP 06

## Prepare for Your Buyer Consultation

- |                                                                   |                                                               |
|-------------------------------------------------------------------|---------------------------------------------------------------|
| <input type="checkbox"/> Bring my questions and priorities.       | <input type="checkbox"/> Review my timeline.                  |
| <input type="checkbox"/> Discuss my location and lifestyle needs. | <input type="checkbox"/> Identify my next three action steps. |

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### Ready to turn your checklist into a personalized plan?

Schedule your buyer consultation with Kareem Hobson.

**SCHEDULE MY CONSULTATION**

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