

The First-Time Buyer Readiness Checklist

Your 6-month roadmap from “someday” to keys in hand in Tampa Bay. Check off each step as you go, and bring this list to your strategy session.

MONTHS 1-2

Get financially ready

MONTHS 3-4

Get approved & plan your budget

MONTHS 5-6

Shop, offer & close

1 Know your credit

MONTH 1

- ☐ Pull your free credit reports from all three bureaus at AnnualCreditReport.com
- ☐ Dispute any errors, late payments that aren't yours, or accounts you don't recognize
- ☐ Pay every bill on time from today forward (payment history carries the most weight)
- ☐ Bring credit card balances below 30% of each limit (under 10% is even better)
- ☐ Don't open new credit cards, finance a car, or close old accounts

Not sure where your score stands? Ask about my Credit Solutions support during your strategy session.

2 Build your savings plan

MONTHS 1-2

- ☐ Set your savings target: down payment + closing costs + a cushion for moving and repairs
- ☐ Open a separate savings account just for your home fund and automate deposits
- ☐ Keep deposits traceable (lenders will ask about large or unusual deposits)
- ☐ If family is gifting funds, ask your lender how to document the gift
- ☐ Track your monthly spending so you know what payment feels comfortable

3 Gather your documents

MONTH 2

- ☐ Last 30 days of pay stubs
- ☐ Last 2 years of W-2s and/or 1099s, plus federal tax returns
- ☐ Last 2 months of bank statements (all pages)
- ☐ Government-issued photo ID
- ☐ Self-employed? Year-to-date profit & loss statement and business tax returns

4 Get pre-approved

MONTH 3

- ☐ Meet with a trusted local lender (I'm happy to introduce you)
- ☐ Compare loan options: Conventional, FHA, VA, USDA and first-time buyer programs
- ☐ Ask what state and local down payment assistance you may qualify for
- ☐ Get your pre-approval letter in writing and know your comfortable monthly payment

5 Define your vision

MONTH 4

- ☐ List your must-haves vs. nice-to-haves (bedrooms, yard, commute, schools)
- ☐ Choose 2–3 Tampa Bay areas that fit your lifestyle and budget
- ☐ Factor in property taxes, homeowners insurance, flood zone and HOA fees
- ☐ Sign your buyer agreement and set up your custom home search alerts

6 Tour & offer

MONTH 5

- ☐ Tour homes and take notes
- ☐ Review recent comparable sales
- ☐ Write a strong, strategic offer
- ☐ Deposit escrow funds on time

7 Close with confidence

MONTH 6

- ☐ Schedule the home inspection
- ☐ Lock in homeowners insurance
- ☐ Respond to lender requests fast
- ☐ Final walk-through, then keys!

While you're under contract, don't...

- ☐ Change jobs, open new credit, or make large purchases on credit
- ☐ Move large sums of money between accounts without telling your lender

Challenge Accepted.

You're one of 5 households I'm personally guiding to first-time homeownership. Your next step is your 1:1 strategy session, where we'll map your credit, budget and timeline together.

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