



Home Buyer's Checklist: From Pre-Approval to Closing

Use this checklist as a step-by-step guide throughout your home buying journey. Check off each item as it's completed to help you stay organized, meet important deadlines, and understand what comes next in the process.

Don't Worry! As your Realtor, we monitor these deadlines ourselves!

Have Questions or Want to Talk Through Your Options?

Buying a home comes with important decisions, and no two situations are the same. Whether you're just getting started or already under contract, having guidance can make all the difference.

If you'd like to review your options, timelines, or next steps, feel free to reach out. We're here to help you make confident, informed decisions every step of the way.

STEP 1: Financial Preparation & Pre-Approval

- Speak with a lender to review income, credit, assets, and debts
- Discuss loan options (Conventional, FHA, VA, etc.)
- Estimate monthly payment and total cash needed to close
- Receive a verified pre-approval letter

STEP 2: Finding the Right Home

- Identify must-haves versus nice-to-haves
- Review neighborhood, schools, commute, and amenities
- Compare pricing, condition, and market activity
- Tour homes in person or virtually

STEP 3: Making an Offer

- Review comparable sales
- Determine offer price and terms
- Determine earnest money amount
- Set inspection period and closing date
- Negotiate terms if countered

STEP 4: Under Contract & Timelines

- Deliver earnest money deposit
- Submit full loan application
- Provide lender with requested documents
- Open escrow and title
- Track contract deadlines

STEP 5: Home Inspections

- Schedule general home inspection
- Order termite / WDO inspection
- Review inspection reports
- Request repairs or credits if needed
- Approve inspection resolution

STEP 6: Appraisal & Loan Approval

- Appraisal ordered by lender
- Review appraisal results
- Address appraisal issues if value is low
- Receive loan approval / clear to close


STEP 7: Final Walk Thru


- Confirm repairs are completed
- Verify property condition
- Ensure home is vacant if applicable


STEP 8: Approaching Closing Day

- Review final closing disclosure and schedule wire funds
- Bring required ID
- Sign closing documents
- Receive keys to your new home

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**Congratulations —
you are now a homeowner!**