Home Buying Checklist

Navigating the path to homeownership can feel like a maze, but it's much easier when you have a clear map. This 9-step guide breaks down the essential milestones—from checking your credit to collecting your keys—so you can move forward with total confidence!

☐ CHECK YOUR FINANCIAL HEALTH

Before looking at houses, look at your credit score and debt-to-income ratio. Dispute any errors on your credit report early, as these can take a bit to fix but will save you thousands in interest!

☐ SET YOUR "TRUE" BUDGET

Calculate what you can afford monthly, but don't forget the "hidden" costs: property taxes, homeowners insurance, and a maintenance fund. Aim to save at least 3-5% for a down payment plus 2-5% for closing costs.

☐ GET PRE-APPROVED

This is different from a pre-qualification. A pre-approval means a lender has verified your income and assets. In a competitive market like Omaha, you shouldn't step foot in a house without this letter in hand.

☐ FIND YOUR REALTOR

Partner with an agent who understands the first-time buyer journey. They are your negotiator, data analyst, and advocate—and as a buyer, their services are typically paid for by the seller.

☐ CREATE YOUR CRITERIA

Draft a list of Must-Haves (non-negotiables like location or bedroom count) vs. Nice-to-Haves (cosmetic fixes like paint colors or carpet). This keeps you objective during emotional tours.

☐ TOUR & MAKE AN OFFER

Once you find the right spot, your agent will run "comps" (comparable sales) to help you submit a fair, competitive offer. Be prepared for a counter-offer—negotiation is a standard part of the dance

☐ THE HOME INSPECTION

You shouldn't skip this. Hire a pro to check the "bones" of the house—foundation, roof, HVAC, and plumbing. This is your chance to ask the seller for repairs or a price credit before the deal is final.

☐ THE APPRAISAL & FINAL UNDERWRITING

Your lender will hire an appraiser to ensure the home is worth the sales price. Simultaneously, your loan goes through "underwriting" for final approval. Important: Do not make any large purchases (like a new car) during this time!

☐ CLOSING DAY

Perform a final walkthrough to ensure the home is in the agreed condition. Then, head to the title company to sign your paperwork, pay your closing costs, and—most importantly—collect your keys!



Have any questions? Contact me Today!

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