REAL BROKER

YOUR FIRST HOME

A simple roadmap from “maybe someday” to closing day.

FIRST-TIME HOMEBUYER CHECKLIST

Buying your first home can feel like a lot. Use this checklist to stay organized, understand what comes next, and know when to call me. I’ll help you make decisions with confidence from the first conversation through the keys.

01 GET READY

Build a clear picture of your goals, budget, and timeline.

- ☐ **Choose your target move-in window** — Even a broad 3- to 6-month range helps us plan.
- ☐ **List your must-haves and nice-to-haves** — Think location, bedrooms, yard, commute, schools, and future needs.
- ☐ **Review your monthly budget** — Decide on a comfortable payment, not only the maximum approval.
- ☐ **Check your credit reports** — Correct errors and avoid opening new credit unless your lender approves.
- ☐ **Start a homebuying savings fund** — Plan for earnest money, inspections, appraisal, closing costs, and moving.
- ☐ **Schedule your buyer consultation with Brandon** — We’ll review the process, your priorities, representation, and next steps.

> **Smart first move:** Do not move money between accounts, make a major purchase, change jobs, co-sign a loan, or pay off accounts without talking to your lender first. Even a well-intended change can affect approval.

YOUR HOME SEARCH SNAPSHOT

Target area(s)	______________________
Ideal monthly payment	$ ______________________
Target move date	______________________

02 GET APPROVED

Your lender turns your financial picture into a clear buying range.

- ☐ **Talk with a trusted mortgage lender** — Compare communication, fees, loan options, and total cash needed.
- ☐ **Complete a full preapproval** — A prequalification is helpful; a documented preapproval is stronger.
- ☐ **Review available loan programs** — Conventional, FHA, USDA, VA, and assistance programs each have different rules.
- ☐ **Confirm your estimated payment** — Include principal, interest, taxes, insurance, mortgage insurance, and HOA dues.
- ☐ **Confirm estimated cash to close** — Ask for a written estimate and keep extra reserves for surprises.
- ☐ **Get your preapproval letter** — We will tailor the amount shown when submitting an offer.

> **Remember:** Your preapproval is a ceiling, not a spending goal. Choose a payment that leaves room for utilities, maintenance, savings, and the life you want to live.

DOCUMENTS YOUR LENDER MAY REQUEST

☐ Government-issued ID	☐ Last 2 months of bank statements
☐ Most recent 30 days of pay stubs	☐ Statements for retirement/investment accounts
☐ Last 2 years of W-2s or 1099s	☐ Current debt and monthly-payment information
☐ Last 2 years of tax returns, if requested	☐ Gift-fund documentation, if applicable

CASH TO PLAN FOR

Earnest money: Good-faith deposit submitted with or shortly after an accepted offer; credited according to the contract.

Home inspection: Usually paid directly to the inspector and typically due at the time of inspection.

Appraisal: Often paid before closing or collected by the lender; confirms value for the loan.

Closing costs: Lender, title, recording, prepaid tax/insurance, and other transaction costs.

Down payment: Varies by loan program and borrower qualifications; some programs may offer low- or no-down-payment options.

03 FIND & PROTECT THE HOME

Search with purpose, write a smart offer, and use your due-diligence period well.

THE SEARCH

☐ **Set up a focused property search** — Tell me quickly when your needs or price range change.

☐ **Tour homes and take notes** — Compare condition, location, layout, resale factors, and total ownership cost.

☐ **Research what matters to you** — Drive the area at different times and independently verify schools, internet, utilities, restrictions, and commute.

THE OFFER

☐ **Review comparable sales and competition** — We'll discuss price, market conditions, and the seller's likely priorities.

☐ **Choose your offer terms** — Price is only one part; timing, financing, concessions, contingencies, and earnest money matter.

☐ **Read and sign the offer carefully** — Ask questions before signing; deadlines begin quickly after acceptance.

☐ **Receive and review the accepted contract** — Save a copy and add every deadline to your calendar.

DUE DILIGENCE

☐ **Deposit earnest money by the deadline** — Keep proof of delivery or receipt.

☐ **Schedule a professional home inspection** — Attend if possible and focus on major systems, safety, and costly defects.

☐ **Order additional inspections if needed** — Examples may include termite, septic, well, sewer scope, HVAC, roof, chimney, survey, or structural review.

☐ **Review seller disclosures and available documents** — Disclosures are not a substitute for inspections or independent verification.

☐ **Decide how to handle inspection findings** — Depending on the contract, options may include proceeding, requesting repairs/credits, renegotiating, or terminating.

☐ **Keep your lender updated and submit documents quickly** — Do not ignore lender emails or make financial changes.

☐ **Review the appraisal and title work** — Address value, repair, boundary, lien, or ownership issues promptly.

☐ **Shop for homeowners insurance** — Your lender will need policy details before closing.

> **My role:** I will help you understand the contract timeline, coordinate with the lender and closing company, communicate with the listing side, and keep the transaction moving. Inspectors, lenders, attorneys, surveyors, and other professionals provide advice within their specialties.

04 CLOSE & SETTLE IN

Finish strong, protect your approval, and prepare for homeownership.

- ☐ **Receive final loan approval** — Continue responding quickly and keep your finances unchanged until after closing.
- ☐ **Review the Closing Disclosure** — Your lender generally provides this before closing; compare the payment and cash-to-close figures.
- ☐ **Arrange certified funds or wire transfer** — Confirm instructions directly with the closing company using a trusted phone number.
- ☐ **Set up utilities and insurance** — Coordinate start dates so coverage and service do not lapse.
- ☐ **Complete the final walk-through** — Confirm agreed repairs, included items, and overall condition before signing.
- ☐ **Bring required identification and funds** — Ask the closing company exactly what to bring and how funds must be delivered.
- ☐ **Sign closing documents and receive your keys** — Closing is complete only when the transaction is properly funded and recorded.
- ☐ **Save your documents** — Keep the final Closing Disclosure, deed, title policy, inspection report, survey, warranties, and repair receipts.
- ☐ **Create a maintenance and emergency fund** — Plan for routine upkeep and unexpected repairs from day one.

WIRE FRAUD WARNING: Never trust last-minute emailed wiring instructions. Independently call the closing company at a verified number and confirm the routing information before sending any money.

IMPORTANT DATES & CONTACTS

Lender	______________	Phone	______________
Closing company	______________	Phone	______________
Inspection deadline	______________	Closing date	______________
Earnest money due	______________	Final walk-through	______________

QUESTIONS & NOTES

READY TO MAKE A PLAN? CALL OR TEXT BRANDON: 731-676-6260

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