Your Home Buying Checklist

A step-by-step guide to buying with confidence — from pre-approval to closing day.

Buying a home should feel like strategy, not fear. Use this checklist to move through the process with confidence, step by step — and remember, you don't have to figure it out alone.

Step 1: Get Ready

- [ ] **Get pre-approved** with a lender so you know your true budget.
- [ ] **Check your credit** and address anything that could affect your rate.
- [ ] **Define your must-haves vs. nice-to-haves** (location, size, schools, land, commute).
- [ ] **Choose your agent** — someone who will educate you and advocate for you at every step.

Step 2: House Hunting

- [ ] **Tour homes** with your agent, taking notes and photos on each one.
- [ ] **Research the area** — schools, taxes, commute, future development.
- [ ] **Ask about disclosures** and any known issues with the property.
- [ ] **Stay within your pre-approved budget,** even when a home tempts you to stretch.

Step 3: Making an Offer

- [ ] **Review comparable sales** with your agent to price your offer strategically.
- [ ] **Decide on contingencies** (inspection, financing, appraisal).
- [ ] **Submit your offer** and be ready to negotiate calmly.
- [ ] **Put down earnest money** once your offer is accepted.

Step 4: Under Contract

- [ ] **Schedule a home inspection** and review the report carefully.
- [ ] **Negotiate repairs or credits** if issues come up.
- [ ] **Order the appraisal** (your lender typically handles this).

- [ ] **Finalize your loan** and submit any remaining paperwork promptly.
- [ ] **Get homeowner's insurance** in place before closing.

Step 5: Closing Day

- [ ] **Do a final walkthrough** of the property before closing.
- [ ] **Review your closing disclosure** and confirm all numbers are correct.
- [ ] **Bring ID and your cashier's check/wire** for closing costs.
- [ ] **Sign, get your keys, and celebrate** — you're home.

Not sure where you are in the process? Let's talk it through together — schedule a Buyer Consultation and we'll build your strategy from here.