

# CHECKLIST: FIRST TIME HOME BUYER

## ARE YOU READY?

- Steady Job (at least 30 days) - stable enough to handle costs
- Ready to put down roots - you may be here for the next 5-10 years
- Ready for added responsibility - you won't have a landlord to call anymore

## FIND AN AGENT

- Find one you can trust - are they experienced and are they part of a team?
- Ask agent qualifying questions - what is their recent experience like, do they have references you can call?
- Ask for recommendations for the rest of your "team", including a lender

## GET ORGANIZED

- Collect documents like recent pay stubs, tax returns, and bank statements
- Ask your agent about general expected costs of buying
- Take a look at your credit - talk to your lender about this

## WHAT CAN I AFFORD?

- Pre-approval from lender - get a feel for your monthly payment and taxes
- Discussion on Credit Do's/Don'ts - when in doubt, ask your lender before buying
- Understanding of all costs - don't forget things like maintenance, utilities, etc

## WHAT AREA IS BEST?

- General areas you can afford - understand where your budget will keep you
- Neighborhoods that fit you best - what each provides as far as convenience, amenities, etc.
- Explore those neighborhoods - drive or walk through at different times of the day

## NEEDS

Price:

Location:

Size (home / lot)

# Beds / Baths:

Extras:

## WANTS

Any / All: