



THE ULTIMATE **HOMEBUYER'S CHECKLIST**

FOR FIRST-TIME HOMEBUYERS

Buying your first home, especially in Middle Tennessee, can seem impossible if you're not informed and properly prepared for the road ahead. After following our homebuyer's checklist, you'll be ready to buy a home!

- Pay down your debt**
- Check your credit score**
If your credit score is less than stellar, keep focusing on paying down your debt and paying bills on time until you see some improvement.
- Adjust your budget**
Making coffee and cooking at home and canceling paid subscriptions may not seem like a lot, but it all adds up eventually.
- Have your down payment in the bank**
Instead of buying a new car, keep your extra cash in the bank. It will be important when it comes down to paying your down payment.
- Determine how much you can afford**
Pre-qualification is a simple estimate of how much you can afford, but you will need to be pre-approved before you can begin negotiating an offer.
- Determine what you want in a home**
How many bedrooms? Do you need space for a growing family? Do you want to customize a new home or will an existing home suffice?
- Find a real estate agent**
Working with a qualified REALTOR® makes the homebuying process easier, faster, and more fun.
- Start your home search**
Photos on the Internet give you an idea of what a home is like, but you won't really know until you step inside. You might want to visit several times before making an offer.
- Submit an offer**
- Enter the escrow process**
This is when all buyer and seller terms are met before the lender agrees to fund your purchase.
- Move into your new home!**

Buying a new home can be exciting, but it's even better when you have an experienced agent by your side. Visit www.woodmontrealty.com/agents/ to find a dedicated agent who will be there with you every step of the way.