

First Time Homebuyer Checklist

- Save: Down payment, closing costs, & escrow for insurance and taxes
- Improve your credit: Stay current on bills, no major purchases, and don't cancel any credit cards. Higher credit scores = lower interest rates.
- Calculate what you can afford: Work with your mortgage broker to decide what you can comfortably afford.
- Get mortgage pre-approval: Have me shop for your best rate. If you have questions, I'm here to help.
- Decide what you want in a home: Decide on your needs, your wants, and you nice-to-haves.
- Choose a realtor: Selecting a realtor for one of the largest transactions of your life is important! I can help you as I know the top agents in the area.
- Visit homes: With a pre-approval letter in hand, you can then start viewing and seeing homes!
- Make an offer: Once you've found your perfect home, it's time to make that offer. Your real estate agent will help with the process.
- Communicate with your mortgage broker: Regarding submitting your application and gathering documents. Don't worry, I'll take the wheel.
- Final Walk through: After you have gone through the home buying process, and are clear to close, you will do a final walk through with your real estate agent.
- Close and move in: Congrats! You're closed! You will be signing a lot of documents. Patience is important!

