First-Time Homebuyer Checklist

A practical starting point for your homeownership journey

Prepare your finances

- ■ Review your credit reports and address errors
- ■ Estimate a comfortable monthly payment including taxes, insurance, and HOA fees
- ■ Build savings for down payment, closing costs, moving, and emergency reserves
- ■ Avoid new credit accounts or major purchases while preparing to buy

Build your team

- ■ Speak with a trusted mortgage lender about loan options and preapproval
- ■ Ask about first-time buyer assistance programs and eligibility
- ■ Choose a REALTOR who explains the process and advocates for your interests

Find and purchase

- ■ Make a needs-versus-wants list and choose preferred neighborhoods
- ■ Tour homes and review disclosures, property condition, and likely ownership costs
- ■ Review offer terms, contingencies, and deadlines before signing
- ■ Complete inspections, appraisal and loan requirements as applicable
- ■ Review final closing documents and confirm funds with verified instructions

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Educational checklist only; loan programs and contract requirements vary. Consult your lender and other qualified professionals.