

Homebuyer Checklist

A practical guide from your first home search through closing.

PLAN / COMPARE / EXPLORE

01 Build your buying plan

- ☐ List your must-haves, preferred locations and moving timeline.
- ☐ Set a comfortable monthly housing budget. Include taxes, insurance, utilities, maintenance and any association dues.
- ☐ Plan for the down payment, closing costs, moving expenses and a cash cushion for unexpected repairs.
- ☐ Review your credit reports and check for errors before you begin shopping for financing.

02 Get organized and compare

- ☐ Gather income, employment and account records requested by your lender. Keep documents in a secure place.
- ☐ Compare Loan Estimates from lenders using the same loan amount and similar terms; review total costs as well as the payment.
- ☐ Ask what costs can change, what services you can shop for and which documents are still needed.
- ☐ Make a list of questions for your real estate agent, lender and closing professional.

03 Search with a clear checklist

- ☐ Tour homes against your priorities. Note the condition, commute, likely upkeep and neighborhood features.
- ☐ Review property disclosures and association documents when applicable.
- ☐ Before making an offer, understand the deposit, deadlines and any inspection or financing contingencies.

Use the boxes to track your progress. Keep your contract deadlines and professional contacts alongside this checklist.

From offer to keys

Keep dates, questions and documents organized as you move forward.

INSPECT / REVIEW / CLOSE

04 Understand the home and the process

- ☐ Schedule a home inspection and review the findings. An appraisal is not a substitute for an inspection.
- ☐ Discuss repair concerns and next steps with your real estate professional before applicable deadlines.
- ☐ Compare homeowners insurance options and confirm when coverage must begin.
- ☐ Respond to document requests promptly. Ask your lender before making major credit or financial changes during the process.

05 Prepare for closing

- ☐ Review your Closing Disclosure against your latest Loan Estimate. Ask about differences in costs, payment and cash to close.
- ☐ Confirm the closing date, location, required identification and how funds must be delivered.
- ☐ Verify wire instructions using a trusted phone number you independently confirmed. Do not rely on a new email with changed instructions.
- ☐ Complete the final walkthrough and check any agreed repairs or included items.
- ☐ Read the documents and ask questions before signing. Keep copies of your signed documents.

06 Settle into homeownership

- ☐ Confirm how and when to make your first mortgage payment; keep your servicer contact details.
- ☐ Arrange utilities, update your address and keep insurance and home records accessible.
- ☐ Create a maintenance calendar and set aside funds for future repairs.

MORE HOMEBUYER EDUCATION

CFPB: [Buying a house](#) and [Closing on your new home](#).

General educational checklist. Steps and deadlines vary by contract, loan and location. This resource is not a loan offer or a commitment to lend.