First-Time Home Buyer Checklist

A print-friendly companion from budget planning to getting the keys.

Buyer name(s): _____ Target move date: _____

Property address: _____

Mark each box as you complete it. Steps and requirements vary by location, lender and purchase agreement; confirm details with your local professionals.

1. Budget

- ☐ Review income, recurring expenses, debts and savings.
- ☐ Choose a comfortable total monthly housing budget, not just a mortgage payment.
- ☐ Include property taxes, insurance, utilities, maintenance and any association fees.
- ☐ Set aside funds for the down payment, closing expenses and moving.
- ☐ Keep an emergency reserve separate from purchase funds.
- ☐ Review your credit reports and address any errors.
- ☐ List must-haves, nice-to-haves and preferred areas.

Monthly housing limit: _____ Available purchase funds: _____

Notes: _____

2. Mortgage Pre-Approval

- ☐ Gather identification, income records, bank statements and debt information.
- ☐ Ask lenders which documents they need for your situation.
- ☐ Compare loan options, rates, fees and estimated monthly payments.
- ☐ Ask about eligibility for first-time buyer assistance.
- ☐ Confirm the pre-approval amount, conditions and expiration date.
- ☐ Understand that pre-approval is not a final loan commitment.
- ☐ Check with your lender before new borrowing or major financial changes.

Lender / contact: _____ Pre-approval expires: _____

Notes: _____

3. Viewings

- ☐ Use the same must-have checklist for every property.
- ☐ Visit the neighborhood and consider travel times and daily needs.
- ☐ Review the layout, storage, accessibility and natural light.

- [ ] Note visible condition concerns and questions for an inspector.
- [ ] Ask about property disclosures, recent work and known issues.
- [ ] Check estimated taxes, insurance and any association obligations.
- [ ] Record your impressions and compare homes before deciding.

Top property: _____ Viewing date: _____

Questions / notes: _____

4. Offer and Inspection

- [ ] Review comparable sales and decide your offer terms.
- [ ] Understand the deposit, contingencies, deadlines and proposed closing date.
- [ ] Read the agreement and disclosures before signing.
- [ ] Deliver any required deposit using independently verified instructions.
- [ ] Arrange an independent home inspection within the agreed deadline.
- [ ] Review findings and discuss repairs, credits or other options under your agreement.
- [ ] Complete lender requests and review the appraisal outcome.
- [ ] Track financing and other contingency deadlines before they expire.

Inspection deadline: _____ Financing deadline: _____

Notes: _____

5. Closing Day

- [ ] Review final closing documents in advance; ask about unfamiliar charges or changes.
- [ ] Confirm the exact funds needed and the accepted payment method.
- [ ] Independently verify payment instructions with a trusted contact using a known number.
- [ ] Confirm required insurance is active on the appropriate date.
- [ ] Complete the final walk-through and check agreed repairs and included items.
- [ ] Bring identification and any documents requested by the closing professional.
- [ ] Read before signing and keep copies of the signed documents.
- [ ] Confirm when ownership and possession transfer before collecting keys.
- [ ] Collect keys and access devices; arrange utilities and update your address.

Closing date / time: _____ Location: _____

Closing contact: _____ Possession date: _____

Final notes: _____

General planning checklist only; not financial, legal or property-specific advice.