FIRST-TIME HOME BUYER CHECKLIST

Print this checklist and mark each step as you move toward homeownership.

1. PREPARE YOUR FINANCES

☐ Set a comfortable monthly housing budget.
☐ Estimate down payment, closing costs, moving expenses, and emergency reserves.
☐ Review credit, debts, savings, and monthly obligations.
☐ Compare lenders and ask about eligible loan programs or assistance.
☐ Obtain pre-approval and understand the estimated payment.

2. BUILD YOUR BUYING PLAN

☐ Identify preferred neighborhoods, home type, commute, and lifestyle needs.
☐ List must-haves and nice-to-haves.
☐ Select an agent and discuss representation and compensation.
☐ Understand any buyer-broker agreement before signing.

3. SEARCH & MAKE AN OFFER

☐ Tour homes and take notes or photos to compare options.
☐ Review property condition, location, ownership costs, and insurance considerations.
☐ Discuss comparable sales and offer strategy with your agent.
☐ Review price, deposits, contingencies, deadlines, and closing date before signing.

4. AFTER THE CONTRACT IS ACCEPTED

☐ Submit deposits according to the contract and keep receipts.
☐ Send the signed contract to your lender and respond to document requests.
☐ Schedule inspections and any recommended specialist evaluations.
☐ Review disclosures, title information, permits, and HOA/condo documents where relevant.
☐ Track inspection, financing, appraisal, and other contractual deadlines.
☐ Independently verify wire instructions by calling a trusted number.

5. GET READY TO CLOSE

☐ Finalize mortgage underwriting and confirm insurance coverage.
☐ Review the Closing Disclosure and ask about anything unclear.
☐ Avoid new debt or major financial changes without checking with your lender.
☐ Complete the final walkthrough and confirm agreed items or repairs.
☐ Confirm closing appointment, required ID, final funds, and possession/key timing.

6. AFTER YOU GET THE KEYS

☐ Set up utilities, internet, and mail forwarding.
☐ Change or rekey locks; locate the water shutoff and electrical panel.
☐ Save closing documents, warranties, inspection reports, and receipts.
☐ Create a home maintenance plan and emergency fund.
☐ Review property tax and any applicable homestead exemption requirements.

MY REAL ESTATE CONTACT	IMPORTANT DATES / NOTES
Agent: _____	Pre-approval: _____
Phone: _____	Offer / contract: _____
Email: _____	Inspection deadline: _____
	Closing date: _____

Reminder: This checklist is a general planning aid, not a substitute for your purchase contract or lender instructions. Florida buyers should pay particular attention to flood exposure, insurance availability, roof condition, and HOA/condominium documents where relevant.

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