

First-Time Homebuyer Checklist

Your Step-by-Step Guide to Buying Your First Home

Stage 1: Get Ready Financially

- ☐ Check your credit score and credit report
- ☐ Pay down debts and avoid new credit inquiries
- ☐ Set a homebuying budget based on income and expenses
- ☐ Estimate how much you'll need for a down payment
- ☐ Start saving for down payment, closing costs & emergency fund
- ☐ Research mortgage loan options (FHA, VA, USDA, Conventional)
- ☐ Gather financial documents (pay stubs, bank statements, tax returns)

Stage 2: Get Pre-Approved & Hire Help

- ☐ Get pre-approved for a mortgage
- ☐ Compare mortgage rates and lenders (Email me for a list of trusted lenders.)
- ☐ Interview and hire a trusted real estate agent
- ☐ Research local first-time buyer programs or grants

Stage 3: Begin Your Home Search

- ☐ Create a “must-have” and “nice-to-have” wish list
- ☐ Explore neighborhoods and school districts
- ☐ Attend open houses or schedule private showings
- ☐ Compare prices, condition, and resale potential
- ☐ Stay within your pre-approved budget

Stage 4: Make an Offer & Negotiate

- ☐ Choose a home and make a competitive offer
- ☐ Review offer terms, contingencies, and deadlines with your agent
- ☐ Negotiate terms, repairs, or price if needed
- ☐ Submit earnest money deposit



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Stage 5: Due Diligence Period

- ☐ Schedule a home inspection
- ☐ Review inspection results with your agent
- ☐ Request repairs or concessions if needed
- ☐ Complete the formal mortgage application
- ☐ Home appraisal ordered by your lender
- ☐ Provide documents requested by your lender for underwriting

Stage 6: Closing Time

- ☐ Review your final loan terms
- ☐ Do a final walk-through of the home
- ☐ Transfer utilities into your name
- ☐ Bring your ID, payment, and documents to closing
- ☐ Sign all closing documents
- ☐ Get the keys and celebrate—you're officially a homeowner!

Bonus Tip:

Stay organized by keeping a folder (digital or physical) for:


- Pre-approval documents
- Home options & notes
- Inspection reports
- Contracts & closing docs

Ready to Start Your Homebuying Journey?

Schedule your free first-time buyer consultation today—I'll help you understand your options, get prepped, and find the perfect place to call home.

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 **Learn More:** EastTNRealtyByNicole.com



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