PRINTABLE CHECKLIST

The First-Time Home Buying Checklist

From "just looking" to keys in hand — one step at a time.

◆ PRINT IT · CHECK IT OFF · BREATHE ◆

Get your finances ready

Six to twelve months before you start looking, if you can.

- [ ] **Check your credit reports.** Look for errors and dispute them.
- [ ] **Know your monthly budget.** What you can comfortably pay, not the maximum you'll be approved for.
- [ ] **Avoid new debt.** Hold off on new cards or car loans.
- [ ] **Keep an emergency fund separate.** Homes come with surprise repairs.

Save for the up-front costs

The down payment is only part of the cash you'll need.

- [ ] **Set a down payment goal.** Ask lenders what your loan options require.
- [ ] **Budget for closing costs.** Ask your lender for an estimate early.
- [ ] **Budget for inspection, appraisal and moving.**
- [ ] **Track your savings pace.** So you know roughly when you'll be ready.
- [ ] **Keep a paper trail for gifted money.** Lenders usually want documentation.

NOTES

Get pre-approved

Know your number before you fall for a house.

- [ ] **Compare a few lenders.** Rates, fees and loan types.
- [ ] **Gather your documents.** Pay stubs, W-2s or tax returns, bank statements, ID.
- [ ] **Get a pre-approval letter.** Sellers often expect one with an offer.
- [ ] **Understand the full monthly payment.** Principal, interest, taxes, insurance, and any HOA fee.

Search, tour and compare

Compare homes on the same terms.

- [ ] **Choose your agent.** Ask how they work with first-time buyers.
- [ ] **Write must-haves and nice-to-haves.** Agree on them as a household.
- [ ] **Take notes at every showing.** First impressions fade quickly.
- [ ] **Compare homes side by side.** Price, price per square foot, monthly cost, condition.
- [ ] **Visit the neighborhood at different times.** Weekday evening, weekend morning.

NOTES

Offer to closing

Deadlines start the day your offer is accepted.

- [ ] **Make an offer with your agent.** Understand each contingency you include.
- [ ] **Schedule the home inspection quickly.** Contingency deadlines are short.
- [ ] **Respond to lender requests fast.** Underwriting often asks for more documents.
- [ ] **Shop for homeowners insurance.** Lenders require proof before closing.
- [ ] **Review your closing documents in advance.** Ask questions before closing day.
- [ ] **Verify wiring instructions by phone.** Using a number you know is real.

Keys in hand

The first few weeks.

- [ ] **Change the locks.**
- [ ] **Set up utilities and change your address.**
- [ ] **File your closing documents somewhere safe.**
- [ ] **Start a home maintenance list.** Filters, gutters, smoke detectors.

> **If you take one thing from this checklist:** budget for the monthly cost of owning, not just the loan payment. Taxes, insurance, HOA fees and repairs are all part of what a home costs, and knowing the full number keeps the excitement of a new home from turning into strain.

> **Please note:** This is general information, not financial or legal advice. Rates, loan programs and closing rules change and vary by location — confirm the details with your lender, agent and, where appropriate, an attorney.

NOTES

WHEN PAPER STOPS BEING ENOUGH

This checklist can't compare houses.

Paper is fine for the first steps. It gets harder when you're tracking savings, comparing five homes on price per square foot, and working out a full monthly payment.

The MDRN First Home Planner

A down payment tracker, an affordability calculator, side-by-side home comparison, a buying roadmap and a document checklist. Opens in any browser. Your numbers stay on your device.

mdrn-milestone-website.vercel.app/planners/first-home-buyer.html

◆ $21, once. Yours forever. ◆