

Home Buying Process Checklist

Use this step-by-step home buying checklist to navigate the home buying process smoothly. From finding a real estate agent to closing on your dream home, this guide ensures you don't miss a step.

- Find a Real Estate Agent
- Research and compare top real estate agents
- Schedule interviews with local real estate agents
- Sign a buyer's agreement with your agent
- Get Pre-Approved for a Mortgage
- Research mortgage lenders and loan programs
- Gather financial documents for mortgage pre-approval
- Receive a mortgage pre-approval letter
- Start Your Home Search
- Define your home buying budget and preferences
- Search homes for sale online and in person
- Visit open houses and schedule private showings
- Make an Offer on a Home
- Review real estate market trends and comparable sales
- Submit a competitive offer on a house
- Negotiate terms with the seller's real estate agent
- Sign the home purchase agreement
- Schedule Home Inspection and Due Diligence
- Hire a certified home inspector
- Review the home inspection report
- Negotiate home repairs or seller concessions
- Secure Your Mortgage Loan
- Finalize your mortgage application
- Lock in a low mortgage interest rate
- Receive final loan approval from your lender
- Home Appraisal and Final Mortgage Steps
- Lender orders a home appraisal
- Review appraisal value and mortgage requirements
- Clear any remaining conditions for mortgage approval
- Prepare for Closing Day
- Review the Closing Disclosure (CD)
- Obtain homeowners insurance

- Schedule the final walkthrough
- Arrange funds for closing costs and down payment
- Closing on Your New Home
- Attend the real estate closing meeting
- Sign closing documents and finalize the purchase
- Pay closing costs and receive home keys
- After Closing - Moving and Home Setup
- Set up utilities and home services
- Change locks and security system codes
- Update mailing address and voter registration
- Register for homestead exemption (if applicable)
- Plan and schedule your moving day

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