HOME BUYER CHECKLIST	DONE?
PREPARE:	
Decide if it makes financial sense to buy now	☐
Decide how much of a down payment you can make	☐
Set a budget: find out how much you *can* spend on a home then decide how much you *want* to spend	☐
Order a copy of your credit report	☐
Notes:	
FINANCIAL:	
Research current mortgage rates and types	☐
Pre-qualify for a mortgage	☐
Choose a lender and a loan	☐
Get pre-approved for a mortgage	☐
Notes:	
RESEARCH:	
Decide what area(s) you want to look in	☐
Make a list of exactly what's important to you in a home *(the Perceptive Homes LLC Home Buyer Wishlist is a great place to start)*	☐
Start searching for homes that match your list	☐
Choose a Realtor who demonstrates that they understand what you're looking for in a home	☐
Visit properties you think you may be interested in	☐
Notes:	

WITH YOUR CHOSEN REALTOR:	
Choose a property that matches what you are looking for	☐
Decide how much you want to offer	☐
Decide how much you want to put down as a deposit	☐
Fill out an Offer to Purchase	☐

Notes:

WITH YOUR CHOSEN FINANCE AGENT:	
Complete the mortgage application	☐

Notes:

FINALIZE THE DEAL:	
Choose a Real Estate Lawyer	☐
Hire a Home Inspector	☐
With your Home Inspector, carefully go through the home and property	☐
Review the Home Inspector's report	☐
With your Realtor, decide on repairs to be made by the Seller prior to closing	☐
Set a closing date	☐
Decide if you will be hiring a Mover or moving yourself	☐
Pack	☐
With your Realtor, go through the property again prior to closing and ensure that all repairs were made	☐
Go to the closing, and pick up the keys to your new home!	☐

Notes: