
First-Time Home Buyer Checklist

Your Step-by-Step Guide to Buying a Home with Confidence

Prepared by:

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A. Financial Preparation

- Check my credit score
 - Review my credit report for errors
 - Reduce outstanding debts
 - Create a monthly budget
 - Determine my comfortable mortgage payment
 - Build an emergency fund
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B. Down Payment Planning

- Save my down payment
 - Understand minimum down payment requirements
 - Calculate closing costs
 - Set aside moving expenses
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C. Mortgage Preparation

- Gather income documents

- Gather employment verification
 - Gather banking information
 - Obtain mortgage pre-approval
 - Compare mortgage options
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D. Professional Team

- Mortgage Broker
- REALTOR®
- Lawyer / Notary
- Home Inspector

Many first-time buyers don't realize they need a team.

E. Home Search

- Create a list of must-have features
 - Choose preferred neighborhoods
 - Work with a trusted REALTOR®
 - View multiple properties
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F. Before Making an Offer

- Review property taxes
- Review monthly utility costs

- Understand condo fees (if applicable)
 - Confirm financing conditions
 - Arrange a home inspection
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G. Before Possession

- Arrange home insurance
 - Set up utilities
 - Schedule movers
 - Update mailing address
 - Conduct final walkthrough
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Need Help?


Neil San Juan
Hip & Valley Financial Solutions Inc.

Mortgage Solutions • First-Time Home Buyer Education • Refinancing • Renewals

Ready to Buy Your First Home?

Book a complimentary first-time home buyer consultation with Neil San Juan and receive personalized guidance on mortgage qualification, down payment strategies, and home ownership planning.

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Disclaimer

This checklist is provided for educational purposes only. Mortgage qualification, lending policies, and down payment requirements may vary depending on your individual circumstances and lender guidelines.
