



Homebuying Checklist

A step-by-step guide to help you navigate the homebuying process confidently.

1. Prepare for Homeownership

✓ Financial Readiness

- Review your budget and determine a comfortable monthly mortgage payment
- Check your credit score
- Save for down payment + closing costs
- Avoid large purchases or new credit lines

✓ Documentation to Gather

- Recent pay stubs (30 days)
- W-2s (last 2 years)
- Tax returns (last 2 years)
- Bank statements (2–3 months)
- Identification (ID, SSN)

2. Get Pre-Approved

- Shop for a trusted lender
- Submit financial documents
- Review loan options (Conventional, FHA, VA, USDA, etc.)
- Receive your **pre-approval letter**

3. Define Your Home Criteria

✓ Must-Haves

- Number of bedrooms/bathrooms
- Square footage
- Yard size
- Garage / parking
- Accessibility needs

✓ Location Preferences

<input type="checkbox"/> Neighborhood	<input type="checkbox"/> School district
<input type="checkbox"/> Commute time	<input type="checkbox"/> Walkability
<input type="checkbox"/> HOA or no HOA	

✓ Lifestyle Features

- Home office
- Outdoor space
- Updated kitchen
- Energy-efficient features

4. Start Your Home Search

- Review listings your realtor sends
- Schedule tours/open houses
- Take notes during each showing
- Compare neighborhoods

5. Make an Offer

- Discuss pricing strategy with your realtor
- Determine earnest money deposit
- Decide on contingencies (inspection, appraisal, financing)
- Submit offer
- Negotiate if needed

6. Under Contract

✓ Inspections

- General home inspection
- Pest/termite inspection
- Specialized inspections if needed (roof, sewer, foundation)
- Review inspection report with your realtor
- Request repairs or credits (if applicable)

✓ Appraisal

- Lender orders appraisal
- Review appraisal results
- Address any appraisal gaps

✓ Final Loan Steps

- Lock in interest rate
- Provide any additional documents
- Receive loan approval

8. Closing Day

- Sign all documents
- Receive keys
- Celebrate your new home!

7. Prepare for Closing

- Obtain home insurance
- Review Closing Disclosure
- Perform final walk-through
- Arrange wire transfer or cashier's check for closing funds
- Bring ID to closing appointment

9. After Closing

- Change your address (USPS, banks, subscriptions)
- Transfer utilities into your name
- Store closing documents safely
- Save receipts for moves/repairs
- Consider home warranty options



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