



## Homebuying Checklist

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

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### 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)
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### 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**
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### 3. Define Your Home Criteria

#### ✓ Must-Haves

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

#### ✓ Location Preferences

- ☐ Neighborhood
- ☐ School district
- ☐ Commute time
- ☐ Walkability
- ☐ HOA or no HOA

#### ✓ Lifestyle Features

- ☐ Home office
  - ☐ Outdoor space
  - ☐ Updated kitchen
  - ☐ Energy-efficient features
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### 4. Start Your Home Search

- ☐ Review listings your realtor sends
  - ☐ Schedule tours/open houses
  - ☐ Take notes during each showing
  - ☐ Compare neighborhoods
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### 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
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### 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
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### 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
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### 8. Closing Day 🎉

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