

I've found that sharing a home buying checklist with my clients is helpful in giving them a full picture of what they can expect in the home buying process. **Home buying is work!** It takes dedication, planning, and a whole lot of patience.

This checklist is from *Realtor.com*- <https://www.realtor.com/home-buying-checklist>. I've added a few notes to it, but this is a comprehensive overview to guide you through the home buying process.

# Home Buying Checklist

## House Hunting

- ☐ **#1 Understand your finances**
    - The very first step is having an idea of what you can afford.
    - [Home Affordability Calculator](#)
  - ☐ **#1 Get pre-approved with a lender**
    - Yes, this is listed as #1 as well- this is a critical first step in home buying.
    - Lenders help you determine what you can afford when you're buying a home. A mortgage pre-approval is a lender's commitment to helping you finance a home up to a certain amount.
    - [What Does Mortgage Pre-Approval Mean? A Major Advantage When Buying a Home](#)
  - ☐ **Research market conditions**
    - This is where I come in... understanding the cost of homes near you will help us determine how much to offer on a home. I will do a market analysis, research the area and surrounding areas, look into the history of the area, and provide future projections.
  - ☐ **Understand what happens when you're ready to make an offer**
    - Once we find a house you like, we will work together to make an offer. I'll go over the process with you, and let you know what to expect. This stage can be nerve-wracking at times, as there might be a lot of negotiation, counter offers, and strategic delays in communications (from the seller's agent). You also have to be prepared to lose- often times, many people are making an offer on the same home. If you are already at or near your budget, we may not have a lot of wiggle room when competing with other offers. It's important to have patience, and an open mind. We will find the right house, but it might not be the first home you make an offer on.
    - [The Basics of Making an Offer on a House](#)
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## Made an Offer

- ☐ **Understand what happens when you're ready to go under contract**
  - When your offer has been accepted, you'll go under contract. I will walk you through this part. There is a lot of preparations and planning that comes next.
- ☐ **Get quotes for inspection services**
  - Once our offer is accepted, it's game time! I set up inspections to make sure you know everything there is to know about the home. Home inspectors help identify any underlying issues the home may have—such as problems with the foundation or electrical system. Getting an inspection before closing can help us decide if the home is right for you, or whether you want to try to negotiate a better price.
  - [Home Inspection: What First-Time Buyers Should Know About Home Inspections](#)

## Under Contract

- ☐ **Get your home appraised**
    - A home appraisal helps determine how much your home is worth. The appraiser is typically chosen by your lender.
    - [What does an appraiser do?](#)
  - ☐ **Get your home inspected**
    - Inspections are highly recommended to help find any underlying issues that may affect the value of your home and how much work it needs.
    - [Home Inspection: What First-Time Buyers Should Know About Home Inspections](#)
  - ☐ **Get quotes and purchase title insurance**
    - *Required to Purchase*
    - *Included in Closing Cost*
    - Title insurance is required by law and helps protect buyers and lenders against problems that may arise when the title of the home is transferred from one buyer to another.
    - [What is Title Insurance? Peace of Mind When Buying a Home](#)
  - ☐ **Get quotes and purchase home insurance**
    - *Required to Purchase*
    - *Included in Closing Cost*
    - You are required by law to get home insurance when you purchase a home. Shop around to find the best deals.
    - [6 Things You Need to Know When Buying Home Insurance](#)
    - Bundling your home, auto, and other insurance **can** save you money.
  - ☐ **Get quotes and purchase home warranty**
    - Home warranties help protect you if large ticket items—like appliances—fail after you have bought the home. If you purchase a home warranty plan before closing, it will be included in your closing costs. Sometimes, the seller will purchase a home warranty plan for the buyer.
    - [What Is a Home Warranty? Peace of Mind for Home Buyers](#)
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## Closing

- ☐ **Understand what happens when you're ready to close**
    - I will walk you through this part, but if you'd like to learn more about what is involved, please review this link: [How Much Are Closing Costs? Plus: How to Reduce Closing Costs](#)
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## After Closing

- ☐ **Explore Home Security and Home Automation Options**
- ☐ **Transfer Utilities**
- ☐ **Find Movers**
- ☐ **Find a Maid Service**
- ☐ **Find Contractors**