

THE SIMPLE, STRESS-FREE

Home Buying Checklist



1 GATHER FINANCIALS

- ☐ Request your credit report from all 3 credit bureaus (Equifax, Experian, and TransUnion). Fix any errors you spot!
- ☐ Compile necessary documents, including pay stubs, bank statements, and past tax returns

MY BUDGET: _____

NEIGHBORHOOD: _____

BASIC NEEDS: _____

2 RESEARCH MORTGAGES

- ☐ Find out if you qualify for a special loan, such as a VA, FHA, or HUD home buying program
- ☐ Meet with an expert from Right By You Mortgage to compare loan options
- ☐ Get preapproved for a mortgage

3 EXPLORE NEIGHBORHOODS

- ☐ Look for key features like schools, shopping, dining and more
- ☐ Find properties in your price range in your preferred neighborhoods
- ☐ Spend time imagining living in each area. (It's ideal to stay put for at least 5 years.)

4 MAKE A HOME SHOPPING LIST

- ☐ Get a head start by compiling your home wish list with the following:

Must-Haves:

Nice-To-Haves:

Dream Features:

5 FIND AN AGENT

- ☐ Review agent profiles and online ratings
- ☐ Find an agent who specializes in your home type and prospective new neighborhood.
- ☐ Ask questions and call references.

6 START HOUSE HUNTING

- ☐ Be prepared to make multiple offers
- ☐ Visit open houses and have your agent schedule private showings.

