

Homebuying process at a glance

1**Prep your finances**

Get your credit in shape, set your budget, and start saving.

2**Get pre-approved**

Compare mortgage types and secure pre-approval to show sellers you're serious.

3**Start your search**

Define your must-haves, explore neighborhoods, and partner with an agent.

4**Make an offer**

Submit an offer, negotiate terms, and consider protections like a home warranty.

5**Inspect & appraise**

Hire a home inspector and make sure the home's value matches the price.

6**Close the deal**

Review disclosures, finalize your loan, and celebrate closing day!

7**Move in & maintain**

Unpack, personalize your space, and protect your investment with smart upkeep.



First-time homebuyer worksheet

Prep your finances

What's my current credit score?

Monthly budget for a mortgage + home expenses: \$

Target down payment amount: \$

Estimated closing costs saved for: \$

Mortgage planning

Loan types I am considering? ☐ FHA ☐ Conventional ☐ VA ☐ USDA

☐ Other:

Lenders I've contacted for pre-approval: 1. 2.

Pre-approval amount: \$ Pre-approval date:

Finding the right home

My top must-haves:

1.

2.

3.

Neighborhoods I'm exploring:

1.

2.

Agent I'm working with:

Name:

Contact:

Offer & negotiation

Home(s) I'm considering an offer on: Address _____

Offer price \$ _____ Contingencies _____

Add-ins or extras to consider negotiating: ☐ Appliances ☐ Closing costs ☐ Home warranty

☐ Furniture ☐ Other: _____

Earnest money deposit amount planned: \$ _____

Inspection and appraisal

Inspector I hired: _____

Report notes to follow up on: • _____ • _____

Appraised value: \$ _____

Any discrepancies? ☐ Yes ☐ No → Action: _____

Finalizing the deal

Date I received closing disclosure: _____

Final mortgage amount and interest rate: \$ _____ at _____ %

Closing day details (date/time/location): _____

Final to-dos before closing:

☐ Walkthrough complete ☐ ID and paperwork ready ☐ Funds wired



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