

HOME Buying



CHECKLIST

My Budget: _____

Neighborhood: _____

Basic Needs: _____

Gather Financials

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

Research Mortgages

- Find out if you qualify for a special loan, such as a VA, FHA, or HUD Home Buying Program
- Request quotes from multiple lenders and comparison shop for loans
- Get preapproved for a mortgage

Explore Neighborhood

- Find properties in your price range in your preferred neighborhoods.
- Get a sense of whether the neighborhood is on an upswing or a downswing by looking for a features that denote up-and-coming areas.
- Spend time in each area, imagining yourself living there. (Keep in mind, it's ideal to stay put for 5 years.

Shopping List

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

Must-haves: such as require number of bedrooms and bathrooms.

Nice-to-haves: such as a home on cul de sac or a garden/shed workshop in yard.

Dream features: such as pro-grade kitchen, appliances, or a hot tub off the master bedroom.

Find an Agent

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

Let the House Hunting Begin!

- Download the Trulia app to browse listings.
- Visit open houses and have your agent schedule private showings.