

CHECKLIST FOR BUYING A HOUSE

- 1 **Determine Your Budget** (How much you can afford to spend on a house?)
- 2 **Pre-approved for a Mortgage** (Have you talked to mortgage lenders?)
- 3 **Real Estate Agent** (Have you found a reliable real estate agent?)
- 4 **Ideal Home Wish List** (Have you made a list of what you want in your dream home, like the number of bedrooms and bathrooms?)
- 5 **Start House Hunting** (Have you begun looking at potential homes?)
- 6 **Make an Offer** (Have you made an offer on a home you like?)
- 7 **Schedule a Home Inspection and Appraisal** (Have you arranged for a professional to inspect the home and appraise its value?)
- 8 **Finalise the Mortgage** (Have you completed the necessary paperwork and secured the final approval for your mortgage?)
- 9 **Homeowners Insurance** (Do you have homeowners insurance for your new home?)
- 10 **Prepare for the Closing Process** (Are you ready to sign the necessary documents, pay closing costs and receive the keys to your new home?)
- 11 **Check Your Finances** (Have you done a financial checkup to ensure you're financially ready to buy a house?)
- 12 **Save for a Down Payment** (Do you have enough money for a down payment on a house?)
- 13 **Check Your Finances** (Have you done a financial checkup to ensure you're financially ready to buy a house?)
- 14 **Research Different Mortgage Options** (Have you looked into different types of mortgages and spoken to multiple lenders?)
- 15 **Understand Closing Costs** (Do you know what closing costs are and how much they might be?)
- 16 **Create a Homebuying Wish List** (Have you decided on your home must-haves, like the location and number of bedrooms?)
- 17 **Check Online House-Hunting Apps** (Have you used online tools to help you find potential homes?)
- 18 **Mortgage Pre-approval Letter** (Have you obtained a pre-approval letter from a lender to show you're serious about buying a home?)
- 19 **Estimate How Much House You Can Afford** (Have you used a home affordability calculator to determine your budget?)
- 20 **Begin Your House Search** (Are you ready to start looking for homes based on your must-haves and budget?)