



First-Time Homebuyer Checklist

A clear, confident starting plan—from preparation through closing.

Start with the whole picture—not just the loan.

Goals, timing, income, assets, credit, property, cash needs, and monthly comfort all belong in the plan.

Brenda Wyatt · NMLS 314171

1. Set your foundation

- ☐ Define your home, location, and timing goals.
- ☐ Choose a comfortable monthly housing range.
- ☐ Identify savings you want to preserve after closing.
- ☐ Choose a Realtor and mortgage advisor early.

2. Gather your financial file

- ☐ Photo ID and recent income documentation.
- ☐ Bank, retirement, investment, and gift-fund records.
- ☐ Employment, housing, and debt information.
- ☐ Tax returns or business records when requested.

3. Compare the complete financing

- ☐ Down payment, closing costs, reserves, and assistance.
- ☐ Rate, points, APR, mortgage insurance, and fees.
- ☐ Grant, repayment, forgiveness, or junior-loan terms.
- ☐ Review the personalized Loan Estimate—not headlines alone.

4. Prepare before the offer

- ☐ Complete a current preapproval and understand conditions.
- ☐ Discuss appraisal, inspection, insurance, and deadlines.
- ☐ Flag condo, HOA, property, or occupancy questions early.
- ☐ Coordinate offer strategy with your Realtor and lender.

5. Protect the loan under contract

- ☐ Send requested documents promptly and completely.
- ☐ Avoid new credit, large transfers, or job changes without review.
- ☐ Confirm homeowners insurance and appraisal progress.
- ☐ Ask before moving funds or changing your financial picture.

6. Close with clarity

- ☐ Compare the Closing Disclosure with your Loan Estimate.
- ☐ Verify final funds through a trusted number—beware of wire fraud.
- ☐ Complete the final walkthrough and utility handoff.
- ☐ Keep your closing file and rebuild your reserve plan.

Questions to bring to Brenda

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| ☐ Which programs fit my complete profile? | ☐ What could change my payment or approval? |
| ☐ What cash should I keep after closing? | ☐ What should my Realtor know before I offer? |

Ready for your personal plan?

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