

# BUYER'S CHECKLIST

#### HOW MUCH CAN YOU AFFORD?

Calculate your monthly income and debt \_\_\_\_\_ / \_\_\_\_ Check your credit report and FICO score \_\_\_\_\_ / \_\_\_\_ Estimate your DESIRED monthly mortgage \_\_\_\_\_ Figure out your down payment \_\_\_\_\_

#### GET PRE-APPROVED

Mortgage Company \_\_\_\_\_ Type of Mortgage\_\_\_\_\_ Pre-Approval Amount \_\_\_\_\_

#### RESEARCH NEIGHBORHOODS

Look online for information on schools, crime rate, traffic and zoning {FBI.gov} {GreatSchools.org} {https://sex-offender.vsp.virginia.gov/sor/}

Determine your work commute \_\_\_\_\_minutes

#### DETERMINE WHAT YOU NEED

Choose a location:\_\_\_\_\_

Choose a type:\_\_\_\_\_

Choose a price range:\_\_\_\_\_

Choose a size (sq ft):\_\_\_\_\_

Single Family - Townhouse - Condo - Townhouse Bed:\_\_\_\_\_ Bath:\_\_\_\_\_ Levels:\_\_\_\_\_ Choose a neighborhood/area (if applicable) \_\_\_\_\_

### SEARCH FOR HOMES

Ask to set up tours of homes that fit your criteria

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## CHOOSE THE HOME/MAKE AN OFFER

Address:	
Desired Closing Date:	

AFTER OFFER IS ACCEPTED

Deposit \$\_\_\_\_\_

## FINALIZE THE DEAL

-Home Inspection (Approximately \$450)
-Appraisal (Approximately \$600)
-Choose a home owner's insurance company
-Complete the loan process with your lender
-Do a final walk-through inspection prior to closing

## CLOSE & MOVE IN !!!

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