First-Time Homebuyer Checklist

Use this checklist to prepare for your mortgage application and closing.

- Pull your credit report from all three bureaus
- Gather two years of W-2s and tax returns
- Collect two months of bank and asset statements
- List all monthly debts and minimum payments
- Calculate available funds for down payment and closing
- Get pre-approved before house hunting
- Choose a real estate agent familiar with your target area
- Line up a homeowner's insurance quote before closing
- Schedule a home inspection within the option period
- Do a final walkthrough 24 hours before closing

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