

# Home Buyer Checklist & Quick Guide

Use this guide to make your home buying process smoother, avoid pitfalls, and stay organized from start to finish.

## Step-by-Step Checklist

- Get pre-approved for a mortgage-know your budget before shopping.
- Research neighborhoods-schools, amenities, commute times.
- Hire a licensed real estate agent-someone who knows the market well.
- Schedule inspections-don't skip the home inspection.
- Review HOA rules if applicable.
- Budget for closing costs-usually 2-5% of the home price.
- Don't make large purchases before closing-it can affect your loan.
- Ask about recent repairs or upgrades.

## Quick Tips

*Don't forget to check your commute time during rush hour!*

*Always ask for a copy of the seller's disclosure statement.*

*Take a walk around the neighborhood in the evening to get a feel for it.*