

THE SIMPLE, STRESS-FREE

Home Buying Checklist



1

GATHER FINANCIALS

- Request your credit report from all 3 credit bureaus (Equifax, Experian, and TransUnion). Fix any errors you spot!
- Compile necessary documents, including pay stubs, bank statements, and past tax returns.

MY BUDGET: _____

NEIGHBORHOOD: _____

BASIC NEEDS: _____

2

RESEARCH MORTGAGES

- Find out if you qualify for a special loan, such as a VA, FHA, or HUD home buying program.
- Request quotes from multiple lenders and comparison shop for loans.
- Get preapproved for a mortgage.

3

EXPLORE NEIGHBORHOODS

- Find properties in your price range in your preferred neighborhoods.
- Get a sense of whether the neighborhood is on an upswing or a downswing by looking for features that denote up-and-coming areas.
- Spend time in each area, imagining yourself living there. (Keep in mind, it's ideal to stay put for at least 5 years.)



4

MAKE A HOME SHOPPING LIST

- Get a head start by compiling your home wish list with the following:
 - Must-haves**, such as required number of bedrooms and bathrooms
 - Nice-to-haves**, such as a home on a cul-de-sac or a garden shed/workshop in the backyard
 - Dream features**, such as pro-grade kitchen appliances or a hot tub off the master bedroom

5

FIND AN AGENT

- Review agent profiles and ratings on Trulia.
- Find an agent who specializes in your home type and prospective new neighborhood.
- Ask questions and call references.

6

START HOUSE HUNTING

- Download the Trulia app to browse listings.
- Visit open houses and have your agent schedule private showings.

