

Home Buying Checklist

Find out how much you can afford:

- Calculate your monthly income and debt
_____ - _____ = _____
- Check your credit report and FICO score
FICO score _____

Meet with a qualified lender to be pre-qualified:

- Discuss different loan programs some are:
 - FHA
 - Conventional
 - Rural Development
 - VA
- Obtain pre-approval to know amount your qualified for:
\$ _____

Contact a knowledgeable agent:

- Call the Pendergrass Team

Determine what you want in a home:

- Choose your location- _____
- What size- _____
- Bedrooms- _____
- Baths- _____

Begin the home search:

- Narrow down homes online to save mileage

Start viewing properties:

- Take notes on your viewing appointments
- Weigh out the pros and cons

Research homes you want to buy:

- Ask your agent for comps to determine fair market value
\$ _____
- Ask sellers reason for selling
- Review property disclosures, easements, and other restrictions

Make an offer:

- Determine purchase price: \$ _____
- Add provisions such as termite inspection, home inspection, home warranty, financing, repairs, or special requests in writing
- Determine earnest money amount: \$ _____
- Decide move-in date: _____
- Once both parties are in agreement to terms sign contract

Close the deal:

- Inspections, appraisal, repairs, special requests
- Once all provisions of contract are complete closing will be scheduled
- Bring identification and cashier's check amount needed for closing

- MOVE IN!**