



## FIRST TIME HOME BUYER CHECKLIST

Everything you should do before finding your dream home.

DONE	TASK
	<p><b>KNOW YOUR BUDGET</b> It is important to set your budget for a home before you start browsing. This will help you stay in touch with your final monthly payment from the very beginning.</p>
	<p><b>CREATE A LIST OF AMENITIES</b> Knowing the features of a home could help you decide which properties are for you more easily. Make a list of Needs, Wants and Maybes so you know what you can compromise on when the time comes.</p>
	<p><b>WHAT AREA OF TOWN DO YOU WANT TO BE IN?</b> Knowing the part of town you want to live it will help you narrow down your search so you're not browsing through hundreds of properties looking for your dream home.</p>
	<p><b>IDENTIFY YOUR TIMELINE</b> Be aware of your current lease end date and allot for extra moving time between properties. This will keep you from putting your things in storage until your home is available.</p>
	<p><b>GATHER PROPER DOCUMENTATION</b> When purchasing a home, most first-time home buyers have to present documentation that shows they can afford the property they are looking at. Gather your most recent bank statements, prior year's tax return and pay stubs. If you are self employed, you will need two years worth of pay stubs.</p>
	<p><b>CONSULT A REALTOR®</b> This is always a good idea even if you plan on attempting to sell your home yourself. There may be some things that a Realtor® can help you determine in the buying process that you weren't aware of from your own research.</p>