

# Mortgage Checklist

## 1 Crunch the numbers

- Map out your budget
- Determine your desired mortgage payment
- Don't make any big purchases
- Get pre-qualified or fully pre-approved and lock in your interest rate

## 2 Check out homes

- Ask your friends, family or loan officer to recommend a real estate agent
- Communicate your home must-haves to your agent
- Keep in mind that your agent can show you ANY house on the market
- Take detailed notes of each house
- Determine if each house fits your needs and lifestyle

## 3 Select your favorite

- Decide on the right home for your situation
- Have back-up options



## You're almost home

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- Make an offer! Your agent will help you negotiate the best price
- Get the house inspected (this is not required, but highly recommended)
- Your lender and agent will walk you through what else is needed before you close (home owners insurance, set up utilities)
- Do a final walk-through
- Close at the recommended title company and get your keys



## Make the move

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- Decide if you want to hire movers
- Pack a first-night box with toiletries, medications, toilet paper - things to get you by for a couple of days
- Pack room by room to streamline unpacking
- Move your valuables personally - don't mix those in with other boxes
- Thank your agent and those that helped you move
- Meet your neighbors and explore your new neighborhood



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