

# 01

---



**COLDWELL BANKER**

PLATINUM  
PROPERTIES

## First-Time Homeowner Checklist

The First-Time Homeowner Checklist is a comprehensive guide designed to help individuals navigate the process of purchasing their first home.



## **I. Financial Preparation**

- ☐ Determine your budget**
- ☐ Check your credit score**
- ☐ Save for a down payment**
- ☐ Obtain pre-approval for a mortgage**

## **II. Property Search**

- ☐ Define your needs and preferences**
- ☐ Find a reputable real estate agent**
- ☐ Conduct a comprehensive property search**
- ☐ Attend open houses and private showings**
- ☐ Take notes and compare properties**

## **III. Making an Offer**

- ☐ Review comparable properties and market conditions**
- ☐ Draft and submit a written offer**
- ☐ Include contingencies in the offer**
- ☐ Negotiate and finalize the deal**

## **IV. Pre-Closing Process**

- ☐ Schedule a home inspection**
- ☐ Review inspection report and negotiate repairs if necessary**
- ☐ Order an appraisal**
- ☐ Secure your mortgage**
- ☐ Obtain homeowners insurance**

## **V. Closing**

- ☐ Review the closing disclosure**
- ☐ Conduct a final walkthrough of the property**
- ☐ Attend the closing appointment**
- ☐ Sign necessary documents and make required payments**
- ☐ Receive the keys and take possession of your new home**

## **VI. Post-Closing**

- ☐ Change locks and secure your new home**
- ☐ Transfer utilities and services to your name**
- ☐ Set up a maintenance and repair schedule**
- ☐ Create an emergency fund for unexpected expenses**
- ☐ Notify important parties (e.g., family, friends, employer) of your new address**



**COLDWELL BANKER**

**PLATINUM  
PROPERTIES**