

# First-Time Homebuyer Checklist

Your step-by-step guide from credit check to closing day

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## Step 1. Check your credit score

Pull your free report at AnnualCreditReport.com. Scores above 620 open most loan options; 580+ qualifies for FHA.

## Step 2. Get your finances organized

Add up your monthly income, debts, and savings. Lenders look at your debt-to-income ratio (DTI) — ideally under 43%.

## Step 3. Save for down payment & closing costs

FHA loans start at 3.5% down, VA loans require \$0 down, and Washington has assistance programs. Budget 2–5% for closing costs.

## Step 4. Get pre-approved

Pre-approval means a lender has verified your income, assets, and credit. It tells sellers you're serious.

## Step 5. Find a real estate agent

Work with someone who knows your target area. A good buyer's agent costs you nothing — the seller pays their commission.

## Step 6. Start house hunting

Make a must-have vs. nice-to-have list. Visit homes in person. Don't skip the neighborhood drive-by at different times of day.

## Step 7. Make an offer

Your agent will help you write a competitive offer. In Washington's market, be ready to move quickly.

## Step 8. Complete the loan application

Once your offer is accepted, we finalize your mortgage application. I'll tell you exactly what documents to send.

## Step 9. Home inspection & appraisal

The inspection protects you from hidden problems. The appraisal confirms the home's value for your lender.

## Step 10. Close on your new home

Review your Closing Disclosure, sign the paperwork, get the keys. Welcome home.